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THE UNIVERSITY OF ALBERTA

LEARNERS' EXPERIENCES WITH HOME STUDY

BY

EILEEN PASSMORE

A THESIS

SUBMITTED TO THE FACULTY OF GRADUATE STUDIES AND RESEARCH

IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE DEGREE

OF MASTER OF EDUCATION

IN

ADULT AND HIGHER EDUCATION

EDMONTON, ALBERTA

SPRING, 1988

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ISBN 0-315-42941-0

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DEGREE FOR WHICH THESIS WAS PRESENTED: Master of Education

YEAR THIS DEGREE WAS GRANTED: Spring, 1988

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The undersigned certify that they have read, and recommend to the Faculty of Graduate Studies and Research for acceptance, a thesis entitled Learners' Experiences in Home Study submitted by Eileen Passmore in partial fulfillment of the requirements for the degree of Master of Education in Adult and Higher Education.

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Date April 18, 1988.

ABSTRACT

Although adults choose to learn through home study, there is limited research which describes the experiences of these learners. The purpose of this study was to gain insight into the experience of adult learners involved in the Farm Estate Planning Course, a non-credit home study course offered by Alberta Agriculture.

The conceptual framework involved three areas of exploration into the learner's experience. These included the learner's reasons for choosing to learn in a home study format, the use of course materials, and the learner's reaction to learning through home study.

From a selected sample of 45 people who purchased the Farm Estate Planning course in January, 1987, ten people volunteered to participate in the study. Participation involved three telephone interviews and one interview in each learner's home. Discussions with participants were semi-structured around the three areas of exploration outlined in the conceptual framework.

The sources of data included brief notes made during telephone and face-to-face interviews, expanded and observational notes made following these encounters, and transcripts of the taped interviews. Journal notes served as a central data bank for impressions, intuitive insights, emerging concepts, and initial analysis of the data.

Analysis was ongoing throughout the data collection and also shaped the data collection as significant ideas were explored and clarified. Data analysis was approached by comparing each participant's experience in terms of the three areas of exploration identified in the conceptual framework. Analysis also involved a detailed examination of the learning experiences of the participants in a search for common, significant themes.

The learners' reasons for choosing home study, their use of course materials, and their reactions to learning through home study proved useful in understanding the learners' experiences. However, analysis of the data revealed that learners did not describe their learning experiences in terms of these conceptualized areas.

Learners described their experiences in this home study course in terms of accomplishment, freedom from evaluation, and a personal perspective of learning. These three areas emerged as the significant dimensions of the learners' experiences. Embedded in each of these was an overall theme of learner control in relation to the learning experience.

ACKNOWLEDGEMENTS

I wish to thank the members of my Committee, Dr. Erwin Miklos, Dr. Wayne Lamble, Dr. Abe Konrad, and in particular, my Supervisor, Dr. Margaret Haughey. Dr. Haughey's enthusiasm for my study was encouraging, and her guidance was invaluable.

I would also like to thank Ron for his support and patience, and my friends for their encouragement and help.

And to those learners who participated in my study, I extend a warm thank you. Their willingness to share their experiences, thoughts and feelings made this study possible.

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CHAPTER ONE

THE NATURE OF THE STUDY

Available adult learning opportunities range from formal classroom instruction to independent home study. The learning experience chosen by the learner depends on the subject, the reasons for studying it, the learner's past experience, and the proximity of the learner to available instruction (Brookfield, 1986). These factors may contribute to the growing participation of adult learners in open learning opportunities. This study examined the experiences of adult learners with one such opportunity, a non-credit home study course.

Background to the Study

Open learning is a term that encompasses non-traditional, distance or independent learning endeavours, such as university and government extension programs, correspondence study, and radio and television education. As the term "open" implies, these modes of learning are accessible and available to all, wherever they may reside. Learning from an open perspective is not limited by geographic proximity to an instructional facility or by socio-economic conditions (Wedemeyer, 1981; Meed, 1987). Further, Meed (1987) suggests that open learning can be

defined as learning centered on the individual's needs.

The popularity of open access to learning opportunities is partially marked by the growing number of institutions and agencies involved in the delivery of distance education and home study materials. Distance education is the term used by public and private institutions to define delivery systems that are characterized by physical separateness between the learner and the instructor. In such situations the interactive as well as the preparatory phase of teaching is conducted through print, mechanical, or electronic devices (Holmberg, 1977).

Distance delivery systems have increased the opportunities for those learners who are geographically barred from taking advantage of conventional education institutions. In addition, distance delivery is a step toward overcoming other constraints faced by the learner, such as family and work roles which take priority over education (Farrell and Haughey, 1986).

Distance education opportunities are offered through universities, colleges, and private schools. Private correspondence schools in Canada, bonded and operated under provincial regulations, annually serve an estimated 25,000 adult learners in more than 500 courses (Hope, 1984). The courses offered complement those offered by the publicly funded sector since they are providing services that are

not available to a large part of the population. Providers of distance education can use course completion and course sales as indicators of success, but little is known about the learner's view of success. Coldeway (1986) investigated the meaning, measurement, and interpretation of success in distance education for a sample of learners in one distance education university. He determined that factors influencing learner success are controlled by both learners and providers. Learner-centred factors include the learner's background and experience and the reasons for enrollment, while institutional pacing and course design are factors influencing learner success that are controlled by the providers of distance education.

The factors identified by Coldeway (1986) offer some insight into determinants of success, but the problem of context remains. What delineates success may be different for delivery and learner groups. Success can be defined by the institution as course completions; by the funding agency as increased enrollments; or by learners as a worthwhile learning experience.

Coldeway (1986) agrees that

> many adult learning theorists and educators view success in individual terms, that is, success is measured and defined by what happens to the individual adult learner. Given that definition, a successful programme or course must be

> able to recognize the individual's needs, background, ability and help the learner use those factors to grow and learn (p. 85).

Home study courses that incorporate this characteristic, as well as encourage and support self-directed learning, are more likely then to be viewed as effective learning experiences by the learner.

Home study courses, both credit and non-credit, are not new to adult education. Correspondence courses are of historical significance as forerunners in the delivery of adult education. Since the 1800s, agencies and institutions have seen home study as a way to offer educational opportunities to a particular clientele in a cost-effective manner (MacKenzie, et al., 1968). Repeat sales denote the acceptance of the home study courses, but this information does not help course developers produce more effective courses. Development of further home study courses is enhanced when course writers and instructional designers understand how learners react to the material in their own environments.

Home Study Courses by Alberta Agriculture

One agency involved in the delivery of home study courses is Alberta Agriculture. Its courses are intended as an in-depth supplement to the information available through the district extension office. The preparation and delivery of home study courses are seen as a viable way to

offer relevant educational opportunities to Alberta farm families.

The home study approach was adopted by the department in the early 1970s. Traditional extension meetings and short courses were proving to be insufficient systems for delivering the comprehensive production information farmers needed. The success of the first courses, as evidenced by repeat sales and data gathered through evaluations, underlined the acceptance of the home study approach to farmer education. Home study was not to replace traditional extension methods, but to be a supplement.

The philosophical base of the Home Study Program reflects the department's sensitivity to the needs of the learner. Shaw (1978) describes this philosophy in terms of farmers as learners. The basic assumptions underlying the philosophy include the following:

1. Farmers want in-depth information on all relevant aspects of farming.

2. Farmers are intelligent and resourceful, but are physically and psychologically separated from educational institutions, lack time to enroll in full-time study and find extension meetings and seminars inadequate for the transfer of in-depth knowledge.

3. Courses should be taken to the learners to provide information that will stimulate action.

4. Complex, sophisticated material should be presented

in a readily understood fashion in the learner's own environment.

The assumptions underlying Alberta Agriculture's home study approach recognize the adult's desire to learn and the constraints surrounding adult life that make face-to-face instruction inappropriate. In addition, these assumptions indicate that Alberta Agriculture is interested in looking at the learning experience from the learner's point of view.

The Farm Estate Planning Course

Traditionally, Alberta Agriculture's home study courses dealt with agricultural production. Examples include animal health, cattle nutrition, dairy production, and forage crops. Prior to the Farm Estate Planning Course, a course on farm home planning was the only one directed to the farm family.

The content of the Farm Estate Planning Course was different from the straightforward information that had appeared in previous courses. Estate planning involves making arrangements for a smooth transition from one generation to another. In this course, farm families were encouraged to identify goals for their retirement and their farm business.

The goal setting and decision making surrounding estate planning results in unique patterns of plans

tailored to the needs of the individual family. But making those plans is an emotional journey. For this reason, it can be expected that the learner's experience with the Farm Estate Planning Course may be different from that with agricultural production courses.

The experiences of learners in the Farm Estate Planning Course were chosen for this study for two reasons. First, it was the course most recently released. Learners would therefore be more able to describe a course received a few months ago than one several years ago. Second, I had been involved in developing the course as one of four writers contributing material.

The course consisted of eight chapters of print material compiled in a three-ring binder. Each chapter included about 25 pages of text, graphics, worksheets, and self-assessment questions. A videotape designed to encourage use of the materials was available as an option. The cost of the Farm Estate Planning Course was 30 dollars, with the video adding seven dollars to the price.

While the course did not include a guide for use of the materials, learning objectives were printed in the introduction of each chapter. The first two chapters of the course outlined the estate planning process and stressed the importance of setting realistic retirement goals. The third and fourth chapters dealt with money matters in retirement and explained different types of

investments. Tax strategies and business arrangements were the topics of the fifth and sixth chapters. Chapters seven and eight examined considerations in estate planning and wills.

The format used allowed key concepts to be highlighted in wide margins along the side of the text. Charts, drawings, and diagrams were used to explain concepts and examples. Workbook-style activities, questions embedded in the text, and summary questions were included in each section.

Involvement in the development of the Farm Estate Planning Course led to curiosity about the experiences that learners would have with the materials. Providing references and examples to the learners' experiences are already accepted techniques for enhancing learning, but insight into the learner's experience with such materials would also help course developers to understand the home study materials from the learner's perspective and to develop more appropriate study materials.

Purpose of the Study

The purpose of this study was to describe from the learner's point of view the experience of learning using a non-credit home study course. Specifically, the study focussed on the learner's experience in the Farm Estate Planning Course offered by Alberta Agriculture. Three

exploratory questions were used to guide the research:

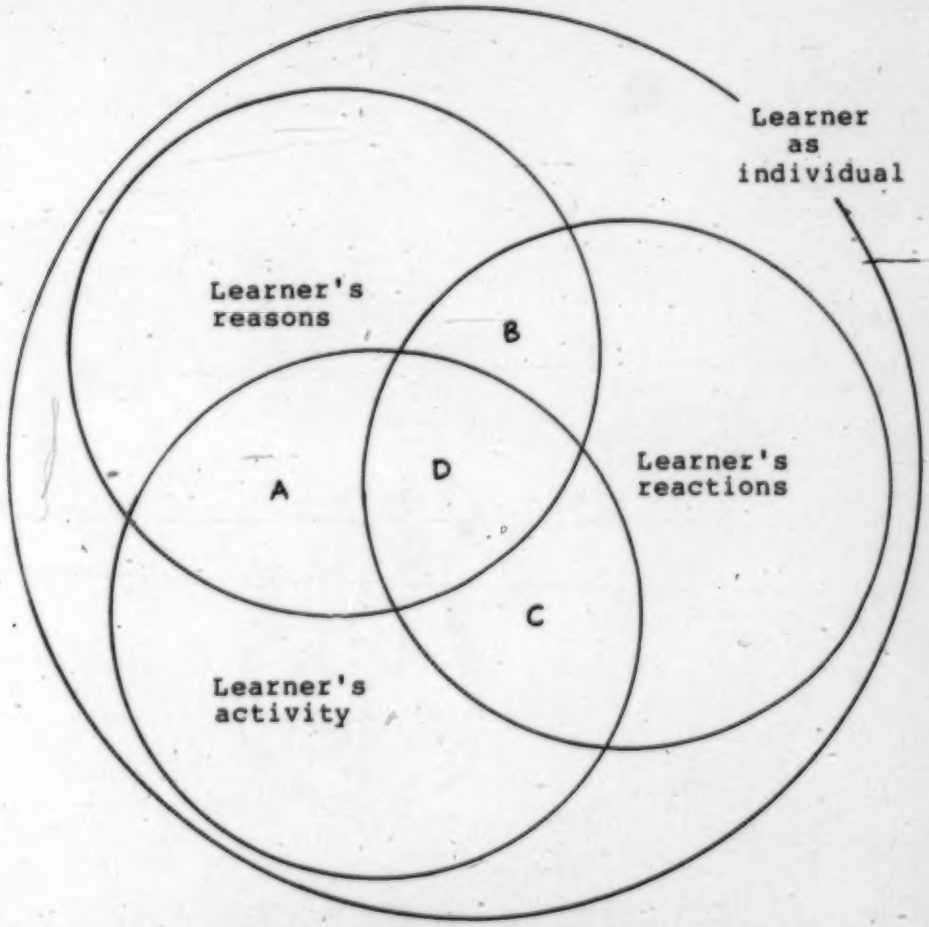
1. What were the learner's reasons for choosing to learn through home study?
2. How did the learner use the course material?
3. How did the learner react to learning through home study?

Conceptual Framework

These three questions are reflected in the conceptual framework that guided the study. The conceptual framework is diagrammed in Figure 1.

The reasons for participating in the learning experience, the way the learner uses the materials, and the reactions of the learner toward home study merge into the learner's experience with the course. It is at this central point that the learner synthesizes these interrelated areas of exploration into 'the learning experience'.

The adult's decision to purchase a home study package is one of the many choices an individual makes in a lifetime. Prior experiences and need for particular information may guide the individual's choice of the learning experience. The degree to which the learning experience is voluntary may also influence the adult's participation.



Legend:

A - the relationship between the reasons for taking the course and how materials are used

B - the relationship between the reasons for taking the course and reactions as a participant in a home study course

C - the relationship between reactions as a participant in a home study course and the way course materials are used

D - the integration of areas in the lifeworld of the learner

Figure 1. Conceptual Framework

The reasons for participating in the home study course are related to the way the individual chooses to use the course materials and to the reactions of the individual as a participant in home study. In the context of the learner, the home study course represents one part of all that with which the learner interacts in daily life.

The individual's activity is not confined to the home study course. Interaction with the course materials is influenced by the individual's learning style, time management skills, reading and writing skills, and prior experience. In addition, the structure of the course content can encourage or discourage use of course materials. How the learner chooses to use the materials is related to reasons for participating and reactions to being an independent learner.

A participant's reactions to involvement in a home study course belong to a larger world of human feelings. The learner has feelings about the course content and format, as well as about the reactions to the course by family, friends, and co-workers. The learner's feelings about the learning experience may be influenced by the degree to which these significant others support the learning project. This affective dimension may or may not reinforce the reasons for undertaking the project. Feelings toward the learning experience influence interest and motivation, the use of course materials, and decisions

to participate in similar courses in the future.

Gaining insight into the experiences of adult learners in the Farm Estate Planning Course will contribute to understanding the relationship between the three areas identified in the conceptual framework as parts of the learner's experience. Through data collection and analysis, other ways of looking at the learner's experience may be revealed.

Significance of the Problem

An exploration of the learner's world is of practical and theoretical interest. The study is of practical interest to agencies delivering home study courses, in making both administrative and development decisions. In particular, the study will be useful to designers developing courses aimed at the agricultural community. Insight into the experience of the learner will complement the quantitative data already known to course deliverers and designers. Theory suggests that adults' experiences, attitudes, and beliefs are important factors in adult learning. To develop an effective learning experience, course materials must be seen from the learner's view.

The results will contribute to what is known about adult learners involved in independent study. In addition, findings will enhance knowledge of the theoretical construct of the adult learner. The results of the study

will assist in developing profiles of adult learners who choose non-credit home study as a method for learning. The profiles can be compared to and combined with what is currently known about learners involved in distance education.

Assumptions

A major assumption underlying this study was that the design of home study materials needs to include an understanding of the learners' experiences of learning to be effective. In addition, it was assumed that farm couples would be willing to share their learning experience. Another assumption was that the farm couples would be able to articulate their reasons for choosing the course, the way they used the materials, and how they reacted to learning through home study.

Delimitations and Limitations

The study was delimited to the Farm Estate Planning Course and to those ten learners who participated in the study. Generalizations to the experience of adult learners in other distance educations settings was not sought.

A limitation of the study was that the experiences shared by the participants depended on recall and memory. In addition, the resulting analysis of the data is valid for one point in time only, because the life situation of the learner affects the experience.

Overview of the Thesis

This chapter has described the context and purpose of the study, and the nature of the learning experience which is the focus of the research. Three areas of insight into the learner's experience were identified and developed from a conceptual framework for the study. These included the learners' reasons for choosing home study, their use of course materials, and their reactions to learning through home study.

In Chapter Two these areas of insight are further developed by a review of the literature related to adults as learners, self-directed learning, and instructional design of self-study materials. Chapter Three details the methodology of this study, describing the data collection and analysis. The data, represented by a description and analysis of each participant's experience, is presented in Chapter Four. The initial analysis of the data is linked to the conceptual framework in Chapter Five. The study is summarized in Chapter Six where the conclusions of the study and implications for research and practice are presented.

CHAPTER TWO

A REVIEW OF THE LITERATURE

The background information on open learning, distance education, nonformal education, and Alberta Agriculture home study courses presented in Chapter One provides insight into the context of learning through home study. Further understanding of the learner's experience may be gained by exploring the areas identified in the conceptual framework.

Adults who choose a non-credit home study learning experience are self-directed learners in that they are independent from course developers and deliverers. The characteristics of adults as learners and the design of the home study materials may affect the learner's experience.

Adults as Learners

A review of the characteristics of adult learners, its implication for program planning, and the difficulties faced by adults studying independently will provide a background for understanding the experiences of the learners in this study.

Profile of Adult Learners

For most adults, participation in formal education takes second place in their lives unless it is seen as a

way to improve career opportunities. Age and gender influence participation, with young to middle-aged women participating in education to the greatest extent. Generally, university graduates, white collar professionals and labour force members are the most receptive to adult education. Based on data gathered from 3.2 million people who participated in structured adult education courses during 1983 in Canada, the profile of the adult learner described a well-educated, urban, white collar worker, between the ages of 25 and 34. Adult education pursuits of men tended to be job related, while women were involved in job related, hobby and personal development courses (Devereaux, 1984).

In contrast, adults attracted to learning through home study demonstrate a wide range of personal and demographic characteristics. Distance learners tend to be over 30 years of age and have a variety of backgrounds, experiences, and abilities. In addition, adults involved in distance education have been away from school for some time, are responsible for work and family roles, and are more likely to be motivated by career or business interests (Haughey, 1987).

The client profile of Alberta Agriculture home study courses provides a platform for comparison with what is known about home study learners generally. People who have purchased Alberta Agriculture home study courses are pre-

dominantly male (85 per cent), young (79 per cent less than age 45), and educated (85 per cent have finished high school, 59 per cent have some post secondary education and 32 per cent have completed university and technical programs). They operate larger farms and have higher gross sales than the average of Alberta's farm population (Ellis, 1986).

In contrast to the diversity of age, backgrounds and occupations exhibited by the wider body of home study learners, Alberta Agriculture home study clientele is a relatively homogenous group. This may be due to the fact that courses offered are intended specifically for farm managers. Similarities are found in that learners in both groups are responsible for maintaining adult roles while learning, they have been away from school for some time, and are motivated by business interests.

The World of the Adult Learner

Insight into the adult learner is gained through the work of Knowles, as reported by Darkenwald and Merriam (1982). Assumptions about adult learners begin with adults as independent, self-directed individuals. These people have assumed responsibility for social roles such as parent, spouse, wage earner, and citizen. In performing these roles, adults have collected a wide array of experiences and made decisions regarding their own lives and the lives of their dependents. From this base of experience,

adults are capable of participating in the planning and implementation of their learning experiences.

Each adult brings a view to the learning experience which may be different from the one delivered in the course (Kidd, 1973). The adult perspective differs from that of youth in that there is no 'correct' solution to problems encountered in life. Correctness, for adults, is a product of experience, tradition, culture and religious beliefs rather than the word of an instructor.

For Brundage and Mackeracher (1980), the characteristics of adults fall into ten aspects of adulthood. In a comprehensive analysis, they have arranged these aspects into the following groups: physiological; emotions; stress and anxiety; past experience; time perspective; motivation; ability to deal with diversity and contradictions; learning styles and abilities; and developmental stages and transitions. Within the individual, characteristics arranged into these groups interrelate and intertwine to form the complex lifeworld of the learner.

In an investigation of the characteristics of adults as learners, Cross (1981) developed a model that separates personal and situational characteristics. Personal characteristics include those describing the learner, such as age, life phase, and developmental stage. Situational characteristics describe the conditions that surround the learning experience. Situational characteristics differen-

tiate participation that is full or part time, and voluntary or compulsory. It is Cross' contention that both personal and situational characteristics need consideration in adult education programming.

Difficulties Faced by Adult Learners

As learners, many adults are fearful about education because they are uncomfortable in a traditional classroom setting and they fear failure (Ruud and Hall, 1974) and such discomfort may contribute to adults choosing to learn at home. From Coolican's review of major studies on adult learners, Broschart (1977) reported that the majority of adults (55 per cent) named their homes as the site for learning that best meets their needs as learners. Second choice was the job site (19 per cent), while 3.5 per cent named school as the most suitable place to pursue their learning interests.

When using course completion as a measure of success, the literature indicates that being an independent learner is a difficult task for some adults. In a review of the barriers to course completion, Paul (1986) reported that only about 46 per cent of entering students at Athabasca University actually completed the courses. Despite theory that the adult learner is self-directed, Paul (1986) maintains that experience at Athabasca University indicates that the adult learner needs strong student support in

order to succeed in terms of course completion. Easy access to open learning does not necessarily mean that learning through home study is easy. Adult students often lack self-confidence and are sometimes easily discouraged. Learning at home is difficult, even for practised learners. It requires well-developed time management and study skills in addition to good reading and writing skills.

In a study of 22 distance learners in Australia, Kelly and Shapcott (1985) looked at how adults perceived their student role. They also investigated the techniques adult distance learners use to resolve conflict arising from an assessment of their work. They concluded that all students in the study appeared to seek feedback about their performance in the student role.

In addition, adult learners in the Kelly and Shapcott (1985) study appeared to be seeking a solution to a particular study problem but were reluctant to contact an authority figure for assistance. Results indicated that learners felt that taking the initiative to seek help was difficult. In asking for help, one risked losing face and revealing one's ignorance. To these adult learners, the risk involved in seeking assistance from an authority outweighed the potential benefit.

Implications for Program Planning

In relating the adult learner's characteristics to program planning, several authors have suggested that the

problem-centred approach of adult learners contributes to the idea of voluntary learning (Cross, 1981; Brundage and Mackeracher, 1980). Cross (1981) has hypothesized "that learner orientation is problem centred to the extent that it is voluntary" (p 243). This notion underlies Brundage and Mackeracher's assumption that "adults learn more productively when they feel they are voluntary learners with the right to chose whether or not they will actually learn" (p 20).

Cross (1981) suggested that when the learning situation moves from voluntary to compulsory, the power in determining what is studied moves from the learner to the instructor. As a result the learner orientation moves from problem solving to satisfying the instructor's requirements. It follows that a learner with a clearly defined problem may be dissatisfied with learning in a structured setting.

Brundage and MacKeracher (1980) reviewed literature that dealt with characteristics of adult learners, learning style and learning theory. From this literature base, they related adult learning principles to program planning. The program planning implications support the notion that adult learning experiences need to be learner-centred. They concluded that learning activities should provide opportunities for learners to integrate new concepts into past experiences and work toward solving their own problems.

Learning situations must be flexible, non-threatening, controlled by the learner and allow for different values, attitudes and learning styles.

The relationship between the characteristics of adult learners, adult learning principles, and program planning has meaning for home study learning experiences. The literature indicates that adults prefer to learn in voluntary settings and prefer learning experiences that are learner-centred. This insight into the adult's learning experience can be further explored by an examination of adults in self-directed learning situations.

Self-Directed Learning

Learning through home study can be seen as self-directed learning because regardless of printed instructions, one guides oneself through the learning process. The most frequently used definition of self-directed learning is that of Knowles (1975) who defined it as a process in which individuals take the initiative in deciding what their needs are, locating appropriate resources, and evaluating their learning.

People choose to learn on their own for a variety of reasons. Tough (1982) reported that learners want to set their own pace, to use their own learning style, to keep the learning situation flexible and to put their own structure on learning. Insight into the motivation,

components and processes of self-directed learning therefore, may prove useful in developing home study materials.

Learning Projects

Self-directed study can take the form of a learning project. Tough (1971) defined a learning project as a major, deliberate effort to gain knowledge and skills. To qualify as a learning project for research purposes, Tough used the criterion of at least seven hours of effort toward satisfying the reason for learning. After reviewing the literature related to adults' learning projects, Verduin (1986) reported that it is estimated that an average of 90 per cent of all adults engage in learning projects.

The pragmatic nature of adults' learning projects is evidenced in the studies of Tough (1971), Coolican (1975) and Penland (1977). Through intensive interviews of 66 adults from seven populations in Canada, Tough (1971) found that most adults undertake a learning project in order to apply new information or a new skill to problem solving. The learner may also be motivated by a desire to effect personal change. Fewer than one per cent of the projects in Tough's study were undertaken because the learner desired formal, academic credit.

In a year-long national survey of randomly selected American adults, Penland (1977) found that seven per cent

of learning projects focused on formal topics like history, mathematics or language; 76 per cent concentrated on practical topics such as business, job-related, home repairs, hobbies /crafts, gardening, mechanics, sports /games, or travel; and 17 per cent of the learning projects were self-interest topics like religion, philosophy, nature, politics and music.

Brookfield (1986) commented that self-directed learning has been studied in an enormous variety of adult learning populations (McCatty, 1973; Johns, 1974; Fair, 1973; Kelley, 1976; Kasworm, 1982; Rymell, 1981; Savoie, 1980; Kathrein, 1982) and while there are some commonalities, there are more findings about the aspects related to the unique characteristics of the groups. He has also pointed out the problems associated with structured interview schedules and precoded category responses in that the self-directed learner's acquisition of knowledge and skills is emphasized, rather than "the phenomenon of internal mental change, whether that be characterized as a flash of gestalt insight, double-loop learning, or a rearrangement of neutral paths" (p.46).

Planning the Learning Experience

Tough (1971) discovered that 73 per cent of the adults' learning projects in his study were planned by the learner. Assistance in planning from a paid person occurred in 17 per cent of the learning projects. Friends

and co-workers assisted in planning seven per cent of the projects, while three per cent of the adults in Tough's study turned to nonhuman resources, like books or self-study materials, for assistance in planning their projects.

Penland (1977) also studied the learner's planning process. His results differed from Tough's in that only 25 per cent of the projects were planned by the individual. Penland found that the nonhuman resource planner was used by 23 per cent of the adults in his study and 29 per cent received planning assistance from 'significant others'. Fourteen per cent of adults in Penland's study chose to pursue their learning interest in a group setting with a professional facilitator. This finding is the one similarity to the results of Tough's study. Differences between the studies are attributed to the varying definitions of terms used in the studies and the increased availability of self-help materials at the time of the Penland study.

Based on a United States nation-wide survey of 78 self-directed learners with less than high school completion, Spear and Mocker (1984) have suggested that self-directed learners do not really plan their learning process, but select a course of action from those readily available. They contend that the individual's environment with its available learning resources and the topic of study itself are the forces that direct an adult's learning project.

Resources and Assistance

Resources chosen by self-directed learners include friends, neighbours and relatives, paid experts, and books, pamphlets and self-study materials (Coolican, 1975). In an examination of the research on self-directed learning, Verduin (1986) noted that the less formally educated rely heavily on electronic media resources, while those adults with higher education use books and printed resource materials more extensively. Another resource identified in learning projects was formal and informal groups, suggesting that while not as popular as other resources, groups situations do provide learning assistance (Verduin, 1986).

Self-directed learning can be facilitated by contact with peers or significant others (Simon and Belz, 1980; Hutton, 1982). In many situations the learner's impulse is to seek assistance with the learning project from someone in his social network. Hutton suggested that learners need contact with significant others at two points in the learning process.

The first is in the initial stage of sorting out the issues and identifying the problem. The second occurs at a later stage, when knowledge has been gained and the learner has a need to validate what has been learned. Interaction with significant others, either family, friends or co-workers, helps the learner identify the focus for learning and confirm what has been learned.

Adult educators who prepare materials for home study may facilitate self-directed study by helping learners identify those who would be significant others in their learning project (Simon and Belz, 1980). This must occur in combination with encouragement for self-directed learners to view themselves as capable of assessing their own learning.

Assessment in self-directed learning is up to the individual learner. Generally, adults report being quite satisfied with their learning projects. They enjoy their new knowledge or skills and feel that they have learned (Verduin, 1986). Through interviews with 40 Toronto college graduates ranging in age from 23 to 60 years, Tough (1981) found that those involved in self-directed study engage in ongoing evaluation. Throughout the project, learners estimated their level of knowledge and skills. They looked back to see how far they had progressed and looked ahead to note how much they had to cover. According to Tough (1981), not all assessment was done by the individual; an average of seven people assisted the learner in evaluating progress, some serving as models of comparison while others made direct evaluative remarks.

Difficulties with Self-Directed Learning

Although learners do express satisfaction with their learning projects, self-directed learning is not without some difficulties. Smith (1982) suggested that the most

common problem with self-directed learning is wavering motivation. If the learner does not have a strong major goal, like achieving academic credit or solving a problem and does not have the external motivation provided by good instruction, it is difficult for the learner to sustain motivation throughout the project.

Verduin (1986) reviewed two studies of adults engaged in self-directed learning (Morris, 1977; Peters and Gordon, 1974) and reported that adults have problems in setting objectives, locating resources, and scheduling time for their learning projects. These research results suggested that adults who undertake a learning project need some help in setting goals and finding assistance and resources. As well, they may need help to resolve difficulties encountered in the project and to evaluate the results.

Gross (1977) indicated that appraisal in self-directed learning is different from that of exams or grades. Learners measure their own achievement by changes in their standards, by tangible knowledge or skills, by a new awareness of options in everyday life, by a capacity to change one's life, and by a capacity to change the lives of other people. According to Gross (1977), learners should evaluate their own achievement in order to become alert to how they learn. Knowing this increases the ease and effectiveness of future learning projects.

Future learning projects are facilitated by a positive

view of self-learning. After interviewing college graduates involved in self-learning, Tough (1981) found that they were likely to think that their learning was of low quality because they used procedures which they considered less than ideal. Tough speculated that this attitude is formed by their post secondary experiences in formal education. They may have been conditioned to believe that only learning in an institution was important, effective and legitimate.

Brookfield (1986) outlined the inherent contradiction of being self-directed within a "context of goals and evaluative criteria determined by an external authority." He commented:" At the heart of self-directedness is the adult's assumption of control over setting educational goals and generating personally meaningful evaluative criteria" (p. 19).

Understanding the parameters which surround self-directed learning is essential when developing self-study materials. Studies into self-directed learning reveal the prevalence of adults learning on their own. The majority of adults in these studies sought practical information to help them to solve problems and to come to an understanding and awareness of the possibilities for action. The literature highlights the value of a support system and self-appraisal techniques to self-directed learners. In home study learning situations, inconsistencies between the

reality of the learner and the topic of study are not mediated by contact with an instructor or fellow students, but by interaction with course materials.

Instructional Design of Home Study Materials

Home study materials are designed for use by learners working in their own environments. By examining theoretical perspectives on the instructional design of self-study materials and studies on learner reaction to these design elements, an understanding of what might be expected of learners who use home study materials may be gained.

Instruction is a set of activities designed to facilitate learning. These activities may be planned and carried out by an instructor, by a learner, or by both instructor and learner. The degree and type of responsibility which the learner takes for the learning experience depends to some extent on the instructional design of the materials.

Theories of instructional design can be viewed as on a continuum ranging from the instructor-centred to the learner-centred model. The instructor-driven model is based on the belief that the most effective learning occurs through external controls (Gagne and Briggs, 1979; Dick and Carey, 1978; Kemp, 1977). In this context, the emphasis is on teaching. The instructional design provides stimulus for the learner, reinforcement, standards of performance

and opportunities for practice.

At the other end of the continuum, the learner-driven model is based on the belief that learning is most effective when the learner is involved in determining what will be learned, how it will be learned, and in evaluating the outcomes of the learning experience (Rogers, 1969; Bruner, 1966; Boud; 1985). Learning, rather than teaching, is predominant in the learning experience. Self-discovery, naturalistic inquiry, and the learning process are central to the instructional design in the learner-driven model.

Instructor-based Models

Home study materials can be designed from an instructor-based perspective, a learner-based perspective, or from somewhere along the instructional design continuum. From the instructor-based view, cognitive instructional design supplies the essential elements of the learning experience (Kemp, 1977; Gagne and Briggs, 1979; Dick and Carey, 1978). These elements include the content-prescribed objectives which identify what will be learned; the activities and resources needed to reach the desired level of achievement; and criteria used to evaluate what has been learned.

Topics to be covered, the introductory level of the topics, the choice and sequencing of objectives, the depth of treatment, and the variety of learning activities must

be designed with cognitive learning principles in mind. Such a perspective stresses an appropriate structure for the content around which learning tasks are constructed.

In developing the learning experience, a systematic plan that includes consideration of the learner's characteristics is proposed as an alternate route toward effective learning. Such a model would be about halfway along the continuum. In developing materials for open learning, Lewis (1985) proposed that the characteristics, needs and context of the learner form a logical starting place for course design, development, and delivery. In addition to the objectives, structure and resources of the course, Lewis suggested that open learning materials can also reflect a learner-based perspective because course designers determine the choices, responsibilities and freedoms given to the learner. The support available to the learner must also be considered.

The designer, keeping the needs of the learners in mind, also determines the degree to which the course will be practical and close to the everyday experience of the learner. In this model, the designer tries to balance the content, objectives, and structure with the characteristics and experiences of the learner so that the learner will be motivated and relate the content to real world experiences.

Learner-based Models

Fales and Burge (1984) reported on the course design of two graduate level courses from a learner's perspective. They examined the extent to which a pre-planned approach to course design limited "the learner's ability and opportunity to make choices in their learning and to exercise self-direction" (p 68). They viewed course design from an andragogical perspective in order to maximize the self-directed capabilities of distance delivery.

To demonstrate how a learning experience can be examined from this perspective, Fales and Burge applied adult learning principles to course design. The student would be best served if learning facilitation, rather than course content, was emphasized. The course should encourage self-direction, rather than focus on the teacher, and accommodate a variety of learning styles and strategies. Learning facilitated by the course should be relevant to the student and encouraged by opportunities for reflection.

Knowles (1975) maintained that courses designed to allow students to be self-directed provide a better learning experience. He contended that people who are self-directed and proactive in their learning experiences learn more quickly and more deeply than reactive learners. He felt that proactive learners enter into the learning project with more motivation.

Specific Aspects of Design

To succeed as a self-directed learner, Knowles (1975) identified nine competencies that must be mastered. He suggested that the competencies be presented to the learner, for use as a self-rating instrument. The competencies cover the individual's learning style, their learning skills, level of independence, ability to assess learning needs, evaluate outcomes, and their ability to find appropriate resources and strategies for learning. However, these competencies are written in academic, instructor-based language.

In a search for principles to guide independent study in professional education, Hutton (1982) questioned the usefulness of instructor-based terminology to self-directed learners. Much learning theory centers around clarity of goals and objectives. This provided a useful orientation in instructor-controlled learning, because it directs content and assessment. But in self-directed study the control moved from instructor to learner, thus limiting the appropriateness of such objectives (Hutton, 1982). A learner's knowledge of the particular subject could limit the individual's ability to set specific goals.

Hutton (1982) felt that adults faced with this task may give up on learning projects "precisely because the dilemmas they are struggling with cannot be reduced to neat, discrete learning tasks" (p 46). Further, some

learners cannot describe their problems in terms of goals and objectives for learning. She concluded that course designers need to be able to work with more ambiguous goals and learning tasks which are represented by vague objectives like 'would like to know more about'. Course materials should help learners examine their own motivation, and the supports and hindrances in their learning situation.

Gibbs, Morgan and Taylor (1982) examined five explanations for students not learning effectively. These included poor study skills, limited approaches to studying, using ineffective studying techniques, being less developed as a learner, and constraints on the learner due to course design.

After reviewing research evidence, they concluded that external constraints imposed by the course design may be partly responsible for students not learning effectively. These constraints included the size and scope of course content and the demands of course assessment. Lack of background knowledge and lack of interest in the study tasks impeded the success of learners, even those well versed in learning strategies.

To increase effective learning, Gibbs, Morgan and Taylor suggested that course designers reconsider the relationship betweeen course materials and the learner. The belief that there is an ideal way to study course material

and that study methods are independent of course content and curriculum design limit course usefulness to the learner. Ultimately course design should appeal to the affective domain of the learner as study skills are not purely cognitive or technical. Course designers should also expect that the learner's goals are not necessarily the same as curriculum goals.

In developing materials to be used by independent learners therefore, instructional designers have to be cognizant of the learning model used, their assumptions about the content, the best ways to learn, and the importance of the affective impact of the presentation of the course materials.

Evaluations of Alberta Agriculture Home Study Courses

There is limited research which has examined how learners used the Alberta Agriculture home study courses. However, evaluations of Alberta Agriculture home study courses do provide some insight into the learner's reactions to course content and the home study method.

After compiling evaluations of four Alberta Agriculture courses, Devereux (1979) concluded that the objectives of the Home Study Program were being met. A total of 1,284 respondents generally felt courses were easy to understand, easy to read, convenient to use and provided good reference. These comments indicate that the topic selection for course content and the level of the

presentation were acceptable to participants.

Responses from 917 students registered in the Alberta Agriculture home study, Weeds '81, resulted in similar findings regarding the degree to which the objectives of the Home Study Program were being met. Recommendations included greater use of local study groups, the addition of more in-depth material and discussion, self-tests at the end of every chapter, optional certification and a change in the format of supplementary materials (Ali, 1982). These suggestions identify some of the course components that learners felt would be beneficial to their learning experience.

Based on a survey of 1334 farm families who had taken an Alberta Agriculture home study course, Ellis (1986) concluded that participants of Alberta Agriculture home study courses generally felt that the course content and format were useful. Course components identified as needing improvement included glossary, references, additional supplementary material, indexing and illustrations. Less than 50 per cent of the respondents used the supplementary materials. These included lectures, workshops, symposia, radio programs, and study groups. Lack of time, lack of awareness, and inconvenient scheduling were cited as reasons for not participating in these activities. The reasons most often cited do not reflect the quality of supplementary materials, but are indicative of learners'

interaction with course materials.

While less than two-thirds of the respondents in the Ellis study worked methodically through the materials, over 90 per cent kept the materials for future reference. Exams and certificates were generally considered to be not important, but self-quizzes were rated by 64 per cent of the respondents as useful (p.16). This finding concurs with Lewis' (1985) notion of the importance of designing strategies for learners to assess their progress.

In a home study course, the instructional materials should be designed so that learners can easily find the parts of the package that interest them, can pace themselves, can interact with the material, and can develop both their own learning style and greater independence as learners (Lewis, 1985). The design of home study materials in terms of criteria outlined by Lewis has not been addressed in research conducted to date on Alberta Agriculture home study courses.

Holmberg (1977) maintained that decisions made by managers of home study courses regarding course content, layout, design, assignments and delivery must be viewed in terms of the effect on the learner. Within that, course designers can use a variety of models in developing home study materials, each with a particular orientation toward the topic of study, the context of the learner, and the learner's involvement in the learning experience.

Research into the learner's reaction to the design of self-study materials indicated that some learners have difficulties with home study courses in terms of prescribed objectives, terminology or language used, and evaluation techniques. In addition to the design of home study materials, time management skills, support of others for the learning project, extent of formal education, and individual learning style appeared to affect the learner's use of home study course materials.

Summary

A review of the literature related to adults as learners, self-directed learning, and instructional design of home study materials revealed insight into the learner's reason for choosing to learn through home study, the use of course materials, and the reactions to learning in a home study situation. Many adults are self-directed learners who engage in learning projects. Toward this end, they may choose a home study course as one of the available resources.

The majority of adults are seeking practical information oriented toward problem solving. Satisfaction with the learning experience depends on the learner's motivation, support from significant others or peers, individual learning style, and past experiences.

Components of the course materials which affected

learners include the instructional design focus, paced schedules, prescribed objectives, structure of the content, terminology and language, and assessment techiques. Home study materials should allow learner involvement in developing a time line, and in determining learning objectives and activities, level of achievement, and assessment procedures.

The literature review has provided a context for considering the world of the adult learner who chooses home study. The data collection and analysis procedures for gaining insight into the experiences of adult learners who chose to learn through a non-credit home study course are described in the design of the study.

CHAPTER THREE

DESIGN OF THE STUDY

This study used a qualitative research design to explore the experiences of adult learners involved in a non-credit home study course. Understanding, rather than generalizability, was the major focus of the design. The major data gathering was done through semi-structured interviews and analysis of the data was integrated with collection.

Participant Selection

The study focussed on the experience of learners who had purchased the Farm Estate Planning Course produced by Alberta Agriculture. Permission to obtain access to the names and background data of purchasers and to contact these people was requested and granted from Alberta Agriculture.

The data were collected from ten families who purchased Alberta Agriculture's Farm Estate Planning Course in January, 1987. The time frame was based on the rationale that the farm couples who had the course through the winter months had the optimum time available to use the materials, as these are traditionally "slow" months in the farming business.

A mailing list, including the names and addresses of all those who purchased the course in January, was supplied by the Home Study Coordinator. From this list of 450 people, 45 were selected. Selection was based on proximity to Edmonton (within 250 kilometres) to allow the interviews to be conducted in the learner's home.

The selected people, from the pool of January purchasers, were sent information about the study and an invitation to participate. The letter included a full description of the study, background information on my interest in this topic, and assurance of confidentiality. (See Appendix A) Replies were received from 21 of 45 potential participants. Of those, three had accepted the invitation to participate while 18 declined. Follow up telephone calls were made to the people who had not replied.

During the follow-up telephone call, the purpose of the study was outlined and a second invitation to participate was issued. Seven additional participants were identified by telephone. The three people who had accepted the written invitation were also telephoned to confirm participation. At this stage, all participants were told that they could withdraw from the study at any time.

Data Collection

Data were collected through four contacts with the participants. These included two preliminary unstructured telephone conversations, a face-to-face interview, and a follow-up telephone conversation.

The purpose of the first telephone conversation was to provide additional background information on the study and to confirm participation. Through these conversations, I determined that July was the best time to schedule interviews. I agreed to call back within one week to confirm a meeting time and to answer any additional questions about their participation in the study. At this time I started a note file on each participant, recording information learned in the first verbal contact.

One week later, I began the second round of unstructured telephone calls with the intention of setting up times for the interview. This conversation provided an opportunity to determine the principal user of the material and to establish trust and rapport with the participant.

By this time, participants recognized my name immediately and remembered the details of the study. As we talked about the study and tried to find an appropriate time for the interview, I was learning more about each of them. I added this new information to the note file.

The type of information gained during these telephone conversations can be classified as three types. The first

type was personal background information about the family, occupation, interests, and constraints on their time. The second type of information regarded home study generally. Participants talked about other courses taken, why they chose home study, and how they used the information.

The third type of information was specific to farm estate planning, including reasons for interest in the topic, and quality of material in the course. Within this area, participants wanted to know whether I was going to ask them content specific questions. This gave me the opportunity to review the purpose of the study and how their participation was going to contribute. I reassured participants that I wished to explore their experience with the course and not to act as an outside examiner to investigate what had been learned.

Eight of the interviews were conducted in the learner's home. Two participants chose their offices as more convenient settings. At the beginning of each interview, I reviewed the purpose of the study, outlined their contribution, and confirmed their willing participation. All interviews were tape recorded and transcribed. Condensed notes were taken during the interview. Immediately following the interview expanded notes were made and observations recorded in detail.

Follow-up telephone calls about one month after the interviews provided an opportunity to check the accuracy of

my observations and perceptions. The major contribution of participants was to confirm or deny meanings I had made from data. At this time participants made comments which led me to believe that they felt that the exploration of their learning experience was complete.

Finally, formal thank you letters were sent to participants one week later.

A journal was kept as a permanent record of the dates, times, and places of the telephone conversations and interviews. The journal also served as a central place for recording the events of the study, including any theoretical and observational notes. This formed the basis for an expanded set of analytical and interpretive notes.

Data were organized and coded for identification so relevant data could be retrieved throughout the analysis. The research process was chronicled, providing a record of the operational decisions and the commentary and analysis formulated.

Pilot Study

Since interviews were critical to the data collection, a pilot of the interview strategy was conducted prior to the study. The interview was conducted in a home setting. The person interviewed talked about her own experience as a home study learner as well as assisting me in reflecting about interviewing techniques. This allowed the opportu-

nity to refine interview skills and develop an understanding of how best to discuss the learning experience with participants. As a result of the pilot interview, the interview strategy was refined until I felt comfortable with a semi-structured approach to the interviews.

Development of Interviews

The interviews were organized around the three main areas of exploration identified in the purpose and developed in the conceptual framework. Participants were asked to describe the events of their involvement in the course, beginning with how they learned of its availability. From this starting point, the interview progressed to reasons for taking the course, their expectations of the course and how they used the materials. Participants were asked to describe what it was like to learn through independent study. An interview guide was prepared (See Appendix B) and used occasionally to assist the participant in describing events of the learning experience and to focus attention on the learning materials. Interviews allowed the participant to control the conversation and to initiate discussion in new areas.

The information gained through the unstructured telephone calls provided a point of entry for the interview. The interviews were also used to verify and corroborate perceptions and information gathered during the telephone conversations. Further, the interview was an oppor-

tunity to pursue additional information and to clarify and explore emerging ideas.

Data Analysis

Analysis of the data required a search for commonalities which meant that the data must first be assembled in an organized fashion. Once the collections of notes were assembled, analysis was a process of systematically reducing the data into discrete elements.

Transcribing the taped interviews became an integral part of the data analysis, providing the opportunity to reflect on how the participant responded, as well as record what was said. Emotional reactions, for example enthusiasm for an idea, were recorded in the transcripts. In the months that followed, these "emotional triggers" proved instrumental in recreating the interview scene and analyzing the data.

Analysis of the data was an interactive process, beginning with the information gained from the initial telephone contact. Data from the telephone conversations shaped the structure for subsequent interviews as significant ideas were explored and clarified.

This ongoing analysis was facilitated by an intuitive perspective gained through previous work with farm families. I was comfortable in establishing contact with the participants and in asking for clarification throughout

the data collection. The preliminary analysis following each interview and recorded in the journal notes highlighted emerging themes that were clarified and expanded with each layer of data.

Once the data were collected, I compiled a set of data for each participant. The brief and expanded notes, the observational notes, the interview transcripts and the journal notes were reduced to the elements that were central to the participant's experience with this home study course. (Samples of the data are presented in Appendix C.) The resulting composites of the ten experiences were then manageable, allowing further exploration and reflection.

The major part of the data analysis developed in two stages. Initial analysis of the data involved a detailed search into each participant's experience in terms of the three areas of exploration identified in the conceptual framework. The second stage of analysis was a comparison of the composite learning experiences of the participants in a search for common, significant themes.

Trustworthiness of the Data

Analysis was shaped by accuracy checks, verification of perceptions and information, and confirmation throughout the data collection (Owens, 1982). Findings can be traced back to the data through the journal record of insights and emerging themes. Throughout the study, the data and

emerging analysis were searched for implicit assumptions, bias, and prejudice regarding learners and this home study course (Guba and Lincoln, 1982). Triangulation of the data was done by cross-checking the emerging meanings of one source of data with another. Pre-interview data were checked during the interviews and interview meanings were checked with participants. These perception checks with participants, with peer debriefing, and discussions with my supervisor verified meanings made from the data. In this way, the credibility of the data was established.

Journal notes served as a dependability audit for the study, outlining the methodological steps and decision points in the study. Journal notes also provided the confirmability audit in that findings can be linked back to the original source of data through these notes. Expanded and observational notes provided the thick description necessary to impart a context for the learner's experiences.

Summary

The purpose of this study was to explore the adult's experience in learning through home study in a non-credit course. The data were collected by semi-structured interviews with ten people who had purchased the Farm Estate Planning Course. Data included brief and expanded notes, observational notes, transcripts of tape recorded interviews, and journal notes. Data collection and analysis was an interactive process, consisting of organizing and inter-

preting the data, verifying meanings with participants and colleagues, and assembling the main themes for presentation.

After the data were collected and organized, descriptions of each participant's experience were developed. Each description was condensed from the data surrounding the learner's experience with the Farm Estate Planning Course. These descriptions and the initial analysis of each are presented in Chapter Four.

CHAPTER FOUR

THE PARTICIPANTS AND THEIR EXPERIENCES

In this chapter, the general characteristics of the participants are described. Then a detailed description of each learner's experience and a brief analysis are reported.

The data surrounding each participant's experience with the Farm Estate Planning Home Study Course has been reduced to the main elements. These descriptions of the participants' experiences represent data collected through telephone conversations, observation, and interviews.

Immediately following the description of each participant's experience, an initial analysis of that experience is reported. This immediate analysis represents the ongoing and reflective nature of analysis throughout the data collection. Following each interview, the ongoing analysis afforded the opportunity to examine the data for commonalities and differences. The descriptions of the participants' experiences and the immediate analysis of these experiences are presented following the introduction to the participants in this chapter. Where necessary descriptive characteristics have been changed to ensure anonymity and pseudonyms have replaced actual names.

Introducing The Participants

The home study learners who agreed to participate in this study range in age from 33 to 68 years. The learners, seven men and three women, live in rural areas within 250 kilometres of Edmonton. Some did not complete high school while others have pursued extensive post-secondary education. All are married, and all but one have children. Seven of the participants are actively involved in two-generation farm operations, two live on farms but are not solely engaged in farming and one is not involved in farming at all.

The description of each learner's experience and accompanying analysis is reported in the sequence followed in the original interviews. The exploratory analysis completed after each interview is also described.

Interview #1

Audrey, about 30, had three children. She is a public health nurse by profession, but was a full-time mother at the time of the study. Her husband, an agricultural economist, was involved in a farm enterprise with his parents. Audrey's time was spent raising their children and organizing community activities. She missed the education opportunities that were part of her job and felt that although she is not currently working, she should be doing "something worthwhile and not reading frivolous stuff." Her interest in farm estate planning was in response to her

need to "keep up" with her husband and in-laws and learn more about their farm operation. She was articulate and organized.

Audrey was attracted to the home study format because "you could be your own boss." To her, it was the easiest way she could learn about farm estate planning and maintain the normal routine of childcare and household responsibilities. She found that it was too complicated to attend classes, the main stumbling blocks being arranging childcare and finding a suitable course in the area. She wanted to work at her own speed, and not worry about deadlines or assignments. Along with these reasons was the idea that if she didn't want to work on it, she didn't have to. She realized the only person to suffer would be herself because she chose the course "purely to help myself."

Audrey had a plan for using the course materials before they arrived. She said " I knew I would have to discipline myself to read the course, otherwise it would just sit on the shelf. I planned to do one chapter a week, reading it after the girls were in bed."

She described herself as "one of those people who make lists," trying to be as organized as possible, making order in a hectic life.

> I wanted to be finished the course before spring work, before things got busy outside. I knew that if I wasn't through with the course by then,

it would go on the shelf and I would never touch it again.

When the binder arrived, the number of pages overwhelmed Audrey but she remained enthusiastic. She thumbed through, noting the section on investment basics with interest. "It was the time of the year when we needed to decide about retirement savings plans and investing any extra money that we had, so I was interested in the information on investments."

On further inspection of the materials, she went to the questions at the end of each chapter to "see if I could answer any beforehand, to see how much I really knew about the subject matter. I used the chapter summary questions as a pretest, then read through the chapter and repeated the questions." She found that there was "excitement in seeing which ones I got right and where I was wrong." She felt she spent more time on the questions she got wrong as they proved to be areas "that weren't with my way of thinking or that I wasn't very well informed about." In identifying and exploring these areas further, she felt that she has learned the content to her satisfaction.

Audrey did not work through the material in the sequence presented, choosing to order the chapters from least interesting to most interesting. She was most interested in Investment Basics and so saved that chapter for the end as a reward for working through the previous

chapters. She said, "I knew that I would enjoy talking that chapter over with my husband, so I saved it 'til the end as a carrot dangling in front of me."

As she worked through the chapters, she was careful not to skip sections because "I was afraid I might miss something because I knew what questions were from the pretest." She kept on reading until she was familiar with the answers to all the questions in the section. She didn't write the answers to the questions in the book because that would

> mean you would have to sit at the table with a pencil in your hand. I liked to read the course material while comfortably sitting on the couch in the family room. We often sit there and read in the evening.

She did not study the materials as she would have done if there had been an exam.

> I was only doing it for my own enjoyment, so my approach was different. If I couldn't remember a concept, it was because it wasn't important to me right now and if I did need to know it in the future, I had the course I could go back to.

Audrey approached home study with self-discipline and commitment. She developed a timeline for doing the course and advised home study learners "not to take a course unless you are going to do it." She did not think that

learning through home study was for everyone. She remarked that "my parents don't have the post secondary education, my Mom especially is not a great reader, I don't think she would be disciplined enough to sit down and do it."

Audrey decided that she had learned the material when the chapter summary questions were answered to her satisfaction. When she wasn't sure of some of the concepts, she discussed them with her husband who is knowledgeable on the subject. She said that the material "got you thinking about the little things that you didn't think of before."

Analysis The interview with Audrey was the first, and most structured of the ten conducted. Audrey was responsive and straightforward. She was familiar with education jargon, and used the words "objectives, pretest, post test, assessment and motivation" often. She described herself as a "lifelong learner."

She was able to describe her strategy for working through the course materials, and could explain why she chose to approach the course the way she did. She had been the first to respond to the invitation to participate in the study, saying, "I am interested in how adults learn and how to entice adults into learning situations." She was involved in adult education through the further education council, and talked about motivating adults in learning situations.

Audrey was familiar with her own learning style and strategies that work best for her. She thought that learning, especially through home study, required discipline and responsibilty because the learner was in control of the situation. When in control, she structured her experience so that it resembled a more formal learning situation. She prescribed a course of action, set deadlines, assessed progress, discussed, and debated.

She saw assessment and evaluation as the differentiating characteristic of learning for enjoyment. When learning for enjoyment, she determined the level of achievement that was satisfactory. If an exam had been imposed in the course, control of the learning experience would have shifted to an outside authority.

She felt the course was a worthwhile way to spend free time, and used it as a way to gain information, as a base for discussions with her husband, and as a guide to possible action in the future. She saw herself as a learner able to learn through reading. She has classified her reading material into three categories; that requiring a lot of thought and concentration and therefore must be done at a desk with a pencil in hand. She gave the example of tax information for this type of reading. The second group is lighter reading, but still informative. Farm magazines, journal articles and the home study course fit the description of materials that can be read when sitting

comfortably in the family room. The third type is 'fun' reading, like home decorating books and magazines. These end up on the night stand as they are usually read in bed.

She classified reading material according to a 'save the best for last' philosophy. She enjoyed the home decorating magazines the most, but saved them until bed time; just as she saved the most interesting section of the home study course until the end. The other interesting aspect of this hierarchy of reading material was that it is reinforced and shared by her husband. For each type of reading, she gave examples of what he read, noting that they often spent the evening reading.

Audrey stayed with the course, according to her plan and was encouraged when she did well on the self-assessment questions. She used the questions in the course as one means of evaluation, but also felt that her increasing ability to discuss issues with her husband indicated that she had learned.

Audrey felt a responsibility to make good use of free time, to stay up to date, and to keep improving herself through education. Recurring messages throughout the discussion centered around independence, making informed choices, self-image, and self-improvement. Audrey's learning experience reflected these themes, and introduced a self-directed learner able to articulate learning goals and objectives.

Interview #2

Brent retired from business at age 60 and began farming full time. At age 68, he was in the process of working out an agreement to transfer his farm operation to his son and son-in-law. Although he did not finish high school, he has pursued education and training through correspondence courses and inservice oppportunities at work. His determination to improve his qualifications and "get ahead" resulted in a successful career and afforded him the opportunity to pursue farming. He and his wife live in a new home on this farm, both are active in the community and enjoy their children and grandchildren. Brent's interest in helping his son and son-in-law get established in the farm enterprise stemmed from the fact that his health prevented him from full-time farming.

Brent had agreed to "take a look at" the Farm Estate Planning Course at the suggestion of his son-in-law. He was familiar with the home study way of learning as he had depended on this path for self-improvement and career advancement oppportunites throughout his career in business.

Brent made it clear that he did not choose to use the materials as a "course," but had agreed to look at it to see "what other fellows had to say about it," feeling that there was "always something that you could pick up from somebody else." On the opposite side of the coin, he

remarked that the best advice he could offer someone taking a home study course "is not to believe everything they read."

"Use your own mind a lot, use your own understanding and your own experience in improving some of the ideas that are there" was Brent's advice to learners. He challenged the content, relecting on his past experience, questionning the sense it made in his world. He was not swayed by credentials, layout or graphics, but by the content. He looked for "down-to-earth" information derived from experience and written in "common sense language."

> Brent saw farming as an isolated activity, a farmer rides around out in the field on his tractor all day long, and home study is very solitary experience. It would be better if three or four fellows got together to work on the course - you know, form a study group.

I asked if he thought that this group needed a leader.

> No, no, no, I don't think so. I think it would be better if people who picked up these books, people that are interested, but just need a little incentive got together. Some people will understand when they read something and can help the ones that don't.

He was not suggesting that there be an "expert" in attendance, but an opportunity to get together to talk

about the course.

> The biggest difficulty is misunderstanding what is being said [in the course content], that is why I think a group would help a lot because there would be a lot of clarification by discussion. You know, reading materials can sometimes be very, very dry and the word meanings are not exactly the way you'd pick them up. You may need something else.

He paralleled face-to-face and home study learning experiences in that "ten per cent will come from the materials or instructor and the rest is done on your own. If you have the desire to learn then you've got to put 90 per cent of the effort in yourself."

Brent did not feel that his "glance" through the course could be described as a learning experience, primarily because "it wasn't my idea." He knew that at his age he "should be thinking about retirement and estate planning," but didn't feel he had a problem to solve or enough interest in the topic to spark the initiative needed to read through carefully. His son-in-law who told him about the course "does everything by the book, he reads a lot of this type of thing - I use my own judgement a lot."

Analysis Listening to this interview later, it was clear that Brent had been in charge. He had glanced at the

course once he had agreed to participate in this study. Brent knew a lot about learning through home study as he had taken high school through correspondence and had used home study to upgrade his qualifications and increase his opportunities for career advancement. He talked about learning as an avenue for self-improvement, in a career and business sense. The courses he has taken have related directly to his job, and have helped him to get ahead. He wasn't looking for course credit, but for improvement in himself, his attitudes, and his feelings. He attributed his 'jo-boy to manager' career path to taking courses. He felt that farmers who want to become skilled farm managers should take courses that are going to do them some good - "you can't learn it all behind the plow."

Brent was well-versed on the components of home study and described his approach to home study as "sitting down and doing it." Unlike Audrey, it was not his custom to preview all the topics and reorder them according to his own plan. When using home study materials in the past, he has gone through the material in the order presented, very cut and dried and matter of fact.

But he didn't believe everything he read. For Brent, new ideas have to fit into his past experience and make sense. He looked for content that relected practice, rather than a theoretical outlook. His suggestion for course writers was to make sure they include examples and

actual experiences, not "just a string of things they picked out of texts."

To Brent, home study was an interactive form of learning because the learner is questionning the concepts presented and trying to fit new ideas into an existing set of attitudes, beliefs, and experiences. He thought that home study was difficult and discussion was helpful in fitting new ideas into the individual's reality. Brent felt that discussion in a small groups would also help to clarify concepts, but he did not think that the groups need to be initiated by or attended by a paid "expert" or facilitator.

In addition to the benefits of discussions and clarification, Brent had two reasons for suggesting that home study courses be used by a small, informal group. One was that working as a group provided incentive to read the material. For farmers, working alone most of the time, home study may be a difficult and unappealing way to learn. Brent thought that a learning situation that provided some social contact is a good contrast to the isolated occupation of farming.

The second reason for forming a small study group was that the binder of materials would be less overwhelming when tackled by a group. If members were agreeable, they could divide the course into sections and take turns leading the discussion. He thought that using home study mate-

rials in a small group would make the learning experience more enjoyable.

Brent saw himself as responsible for his own learning, and had undertaken learning in such a way that he could stay working and support his family. Learning was heavily related to getting ahead, self-improvement and being in control of his destiny. He has used home study courses effectively and extensively in the past, and saw himself as capable of using prepared materials to learn by himself or in a small group setting. He has a history of choosing, planning and carrying out his own learning experiences, without advice or prompting from family members or paid experts.

Interview #3

Chris, a chartered accountant, taught farm business management. He has taken a variety of credit and non-credit courses, both in a structured face-to-face setting and as a home study learner. Although involved in a two-generation farm operation, he was interested in the farm estate planning course "professionally, not personally." He wanted to see if the content of the farm estate planning course was compatible with the ideas and concepts he taught in the classroom.

Chris chose not to study the material in the Farm Estate Planning Course, but looked through the material to see if the content was consistent with the information he

presented to clients and students. Generally he felt that the course did not contain any information that "I didn't already know about, but confirmed my understanding of the subject."

It was Chris' intention to read through the table of contents and zero in on the topic areas that were directly applicable to his work. He read through the examples and charts, noting that some of the graphics would make useful teaching aids in the classroom.

He had viewed the course from a critical perspective, looking at how the information was sequenced and broken down. He felt that the topics covered were all pertinent and well-organized, although he did not look at all the topics in depth.

He said,

> I like the layout and the amount of white space around the blocks of texts. The key points inserted in the margins make it easy to find your place, and the summaries provide a review. It was designed to help farmers get through it, but there's an awful lot of information in there. The quality of the package was higher than I thought it would be. The information presented and the way it was presented was better than I originally thought it would be.

We moved on to a discussion of the exercises. Chris

said,

> The review questions and planning exercises are necessary, but I doubt that farmers would do them. The amount of reading involved in learning through home study makes it very difficult for the average person because the average person does not have the discipline necessary to sit down and complete this thing. It would be easier and a more rewarding to learn in a group setting.

This notion is consistent with a comment he made earlier regarding his participation in night classes. He has often signed up for an evening class for the social interaction and once dropped a course because the instructor did not allow coffee breaks or time for socializing.

We talked a lot about learning in a group setting. Chris was convinced that

> if a course is going to be effective, it needs a facilitator to lead them through it; someone who knows the material and could answer questions that people have. The material presented here is complex enough that the person reading it over will get lost or not follow through with it.

In a learning experience, Chris valued the professional expertise of a facilitator and two-way communication between the instructor and the student. When these factors are absent in a learning experience people "would have

problems completing this course or getting as much out of it as they could. The learning process goes better if you can read and write something and have it reinforced by discussion."

Chris saw home study as difficult in terms of evaluation.

> The most difficult thing about home study is the ability to evaluate your understanding of the information in the course. The questions at the end of the chapter are fairly basic and do not examine a comprehensive understanding of the topic.

He had some ideas about evaluation through assignments mailed to instructors, but saw time delay in returning assignments as a deterrent in that scenario. He also admitted that "assignments" would inhibit some people from taking the course. This reinforced a comment made about involvement in a previous home study course, "I often wouldn't send them [the assignments] in because I would be embarrassed to get them back rated poorly, even if I didn't know the person marking the assignment."

Analysis Chris had taken some professional upgrading courses that were home study, but preferred the interaction in a face-to-face learning situation. His comments went beyond stating a need for discussion or clarification in a

learning experience, suggesting that people do not have the commitment and discipline necessary to learn something through home study.

Although Chris had been a home study learner, he did not intend to be a learner for this course. He talked about his use of course materials from a perspective of the classroom teacher who taught this topic. His present professional role and his learning preferences coincided so that he moved to the third person, "they" and "farmers", when he talked about learning from the course materials.

His comments regarding the actual layout and design of the course, as well as selection and presentation of the content indicated expertise with instructional materials. He talked about comparing the materials with his understanding of the topic and using the visuals as overheads.

For Chris, a learning experience needed an expert, to control the experience and to evaluate and quantify the amount learned. He also saw learning experiences as an opportunity to socialize - a quality not present in home study courses. The idea of socializing brought an element of enjoyment to the face-to-face situation; in contrast, Chris felt that success in the home study experience is possible only through hard work, self-discipline and isolation.

It seemed that as an instructor, Chris was interested in evaluating the extent of the learning experience, but as

a learner he was reluctant to submit to outside evaluation. As a learner, Chris found imposed evaluation distasteful, and potentially embarrassing.

Chris' comments about evaluation raised a point that neither Audrey or Brent mentioned. That is one of self-assessment. Chris wondered how learners can evaluate their learning when they can't be sure that they have understood or interpreted the concepts in the way the writer intended. For Chris, it was important that the meaning of concepts for the learner be identical to the meaning implied by the writer, otherwise the validity of the learning experience was lost.

Brent would disagree because he had the habit of examining the concepts presented in light of his own experience; the meanings that he gave to words would be different from Audrey's interpretation. But Audrey and Brent seemed content to assess whether they have learned. Audrey used prior knowledge on the subject as a guide, while Brent looked for changes in ability and attitude.

Brent would like Chris' idea that there be a social element in a learning experience, but the compatibility would end when it became clear to Chris that Brent does not think the group needs a facilitator or paid expert.

The roles of teacher and learner are very different and distinct for Chris. From this interview more is revealed about Chris as a teacher than as a learner. The

few insights into his experiences as a learner have indicated that the "Chris as a learner" and "Chris as a teacher" don't have the same feelings about evaluation. For Chris, the teacher was critical to the learning experience.

Interview #4

Dan has always farmed the same land, as have the three generations before him. He and his son now farm together, living in separate houses in the farm yard. Dan did not finish school and admitted that reading was hard work. He preferred to learn by "hearing rather than reading" and was in the habit of attending short courses and information meetings.

He was interested in the project- he "likes finding out what makes people tick." He saw this as an opportunity to learn more about himself, to reflect on his experience and "bounce some ideas around." He felt that the discussion will be "an exercise in mental alertness."

At 67, he felt he was at the stage where he should be turning assets over to his son and had decided that it is time to learn more about estate planning. His estate had been troubling him for about 5 years, feeling that "there were an awful lot of loose ends that needed tidying up before we could go on with a completion program."

A need for the information and a high regard for Alberta Agriculture information prompted Dan and his wife,

Dorothy, to order the home study. They preferred home study because " you could skip over the stuff that you are not as interested in and dwell on the stuff that you are committed to." Working at your own speed was also cited as a reason for choosing home study, as well as privacy. This couple believed estate planning to be a highly personal and sensitive area, so much so that they were not comfortable in a group setting.

Before the course had even arrived, Dan thought of it as homework. He did not "enjoy this kind of thing, but it is something that has got to be done. There is an awful lot of satisfaction in facing something that has been bothering you." He confessed that he is not a "student" and "has a hard job understanding some of that stuff. It is easier for me to hear ideas, like in a discussion, to know what they are saying."

When the package arrived, it lay unopened for two or three days. They knew what it was, but they were busy at the time. When she did open it, Dorothy went through the contents list to make sure it was all there, then she put it away until they had time to look at it more closely.

With noticeable pride, Dan told me that "Dorothy was a school teacher. When there was time to look at the course, it was Dorothy that spread the binder out on the kitchen table and encouraged me to take a look at it." They worked through the material together in the evenings for about

three weeks. Both commented that some of the concepts would be easier to understand in a group discussion setting, but maintained that the "personal, family information was too risky and vulnerable to share in a small group."

Unlike Dan, Dorothy said she learned best through reading,

> When I read through the material, I made notes in the margin. I find the activities and exercises helpful because they pinpoint the main things. I will sit down and do a chapter in the evening - if a person is oriented that way, it is more helpful than going to a course and listening.

Dan and Dorothy went through the course thoroughly, re-reading sections that were not clear at the outset. They went through the material in the sequence it was presented in to make sure "we didn't miss anything." Dan didn't do the exercises, which he explained with the comment "I don't want to rattle my brain loose altogether." He said it was "a delightful feeling to find that there wasn't any homework or assignments to do." He just kept reading through the difficult sections until he was satisfied that he understood the content.

Dan spoke of the course as "a road map, but you don't know where you are going yet." As he went through the course, he was struck with the idea that there were family relationships and problems that had to be sorted before

estate planning could begin. "It involves what you are going to do with yourself when you retire, what your wife wants to do, you must put these things in some kind of structure before you can use the information in this course."

As Dan and Dorothy worked through the course they discussed new roles and options for their future. They had not crossed this social and emotional hurdle which stopped them from putting an estate plan in place. They continued to give their retirement lifestyle much thought, feeling that this was the place in the estate planning process that was most critical to them.

> Dan had a sense that
> nothing will be learned unless you are willing to do something about the problem that confronts you. If you aren't willing to make some changes after you have done the course, then why did you take the course in the first place. Learning is changing and you have to want to change before you can learn. You have to be sick enough of your situation to want to change. The home study provides the opportunity for you to change.

Analysis There was an intensity in this interview that had not been present in the first three meetings. Learning, especially through home study, was described as

hard work undertaken to solve a problem, but also involving a willingness to change. Dan believed that there was value in learning and enjoyed the sense of accomplishment that came from solving a problem, but preferred many activities to reading. The benefits of learning were seen as worthwhile, but the process of learning was described as less than enjoyable.

Dan and Dorothy approached the home study course as a team. They needed to learn about farm estate planning so they chose a method that allowed the flexibility and privacy they wanted. Some of the ideas Audrey introduced about the need to control the learning experience are reinforced by Dan and Dorothy's desire to skip parts of the course that didn't apply to them, to work at their own speed, and to learn in their own environment.

The idea of home study affording privacy to the learner had not been mentioned before. For Dan, privacy had three dimensions. One was related to the subject matter. Farm estate planning was a sensitive topic and not one you would be likely to discuss in front of your neighbours. The second dimension of privacy related to fellow learners. In a group setting, there was the chance that you may be seen as "stupid" by your peers. Dan recalled the laughter of his elementary school classmates when his "minus" spelling scores were announced. The third dimension of privacy related to what the teacher thinks of the

learner. Early classroom experiences left Dan wary of evaluation and assessment. Dan had the impression that the only way you could be accepted and recognized was to perform well at school. As a poor student, he felt an "ignorant nobody."

Dan felt that his learning was facilitated by hearing, while Dorothy felt that reading enhanced her learning process. With her help, Dan had the safe learning environment he needed. The discussions that he had with Dorothy as they went through the material supplied the 'hearing' component.

Of the participants interviewed to date, only Audrey had used the materials as extensively as Dan and Dorothy. There was a pronounced difference in their approaches to the course. Audrey was interested in the topic and felt that the course was a good use of her time. She read the material in the evening, while comfortably sitting on the couch. Dan and Dorothy felt that they needed to know the information in the course. Using the course materials was not seen as an enjoyable activity, but one that meant sitting at the kitchen table and working hard.

Audrey completed the course to her satisfaction. Dan and Dorothy have not finished going through the course because they felt that they must identify goals for retirement. Until they knew what direction they were going in, they did not have a reference point for new informa-

tion. When Dan could not apply the information, he had little way of knowing whether it would be worth his while to learn it.

In contrast to Chris, Dan had no problem assessing his learning. For Dan, learning outcomes were heavily tied to behaviour. Before learning could take place, Dan felt that the individual must have the ability to change and be willing to risk leaving the status quo. Learning resulted in behaviour change, perhaps not immediately, but eventually. Dan wondered if learning could be evaluated by someone other than the learner because the learner was the only one familiar with previous behaviours and beliefs.

Dan saw both the process and the outcomes of learning as uncomfortable. The commitment and concentration required to learn through reading took a lot of self-discipline and a powerful need for the information. The outcome of learning, while satisfying and uplifting, was seen as uncomfortable because it required change. Change, in terms of retirement, was resisted because of the energy and effort needed for implementation.

Interview #5

Evelyn and her husband, who has retired from industry, owned a small tree farm. Now 65, she has raised six children and is proud of them and her accomplishment as a parent.

Evelyn was familiar with home study learning as she completed high school through correspondence and continued to take home study courses over the years.

> Home study is all right if you are not one that has to lean on others. I bought this course because I wanted to know more about estate planning because I feel it is time we made some decisions in that direction. I also bought one on gardening, but the first chapter was on soil structure and that didn't interest me. I don't know how much I will do with that course.

Through home study, Evelyn felt she could learn independently, without "bothering anyone to drive her to classes." She feels she would benefit from group discussions - "I might even ask a question or two myself," but is determined to work within the boundaries she sees as limiting her learning projects and "make the best of it and get as much out of it as I can."

Evelyn went through the Farm Estate Planning Course in the order presented as she is "not one to read the back of a book first." She marked sections that she wants to "pass on to the rest of the family." She found "the examples helpful in sorting out what was really going on, especially in the tax information" and glanced at the chapter summary questions. "After all, it wasn't as if I had to pass an exam afterward."

Evelyn said, "I probably wouldn't have taken this course if an exam had been required because I wanted to enjoy it," but described how she would have prepared for an exam. "I would have studied more diligently, reading the material carefully. I would have written out notes, and answered all the questions at the end of the chapters as a review before the exam." She described this scenario as "pressure to concentrate on short-term learning so you can meet the challenge of an exam and then forget all of it."

She looked forward to finding time to read the course, often reading it in bed. "I didn't have to discipline myself to a 'have to' attitude because I really enjoyed it." She was very enthusiastic when she received the binder, wondering what she could learn through it, and this attitude prevailed to the final chapter.

She was eager to tell me

> although I told you [on the telephone] that I really hadn't put any of the information to use, I have found that I have. I have invited all the children to come to a family meeting and later this week a lawyer is coming out to talk to us.

The process she described for getting her children involved is one outlined in the course. She is using it as a framework for her situation.

In the conversation so far, there was no mention of her husband, other than a description of his farm opera-

tion. I asked her to describe her husband's reaction to the course and was met with genuine and unrestrained laughter.

> I don't think he even knew I was doing it. I didn't ask him to have a look at it, possibly I should have. I suppose we are quite separate, we have gotten along fairly well over the years, but our interests are somewhat different. He is involved in making decisions about the future, but he never asked where I learned how to go about it.

She was clearly amused by the idea that they would be studying the same topic as "he has his own interests - he loves his computer and his model railroad." She did not think that her husband needed to learn the estate planning process.

To Evelyn, learning meant that an idea or an attitude had "become part of you and not something you just rhyme off. It really has to settle in your mind." As a person ages, Evelyn felt that it is "important to keep your mind active and keep on learning."

Analysis Evelyn did not talk without giving what she was saying considerable thought. She was not reluctant to share information, but wanted to make sure that what she said was what she meant.

As Evelyn talked about her learning projects I felt

her determinination and stamina. In the last five years she had learned to swim and play the piano. She overcame her fear of water by taking swimming lessons and now swims twice a week. She has taken piano lessons and has completed grade seven in the Royal Conservatory of Music.

Evelyn seemed self-reliant and made the best of her situation. When asked if she preferred group learning experiences to home study, she wondered what difference her preference made. She wanted to learn about estate planning, so she looked at her options. Lack of transportation and no desire to go out to evening courses limited her learning options to home study and she would learn within those boundaries.

She knew she could learn through home study because she had done it before. She pointed out the difference between a home study course for your own interest and one with an exam. In a home study course for enjoyment, Evelyn said she didn't have to discipline herself to do the course. She looked forward to reading the material, made notes on a separate sheet of paper about things she wanted to share with her family, and proceeded to put the information to work. She didn't do any of the self-assessment questions because she didn't think that was necessary. She hadn't planned on memorizing the content. She was familiar with the course content and could refer back to the binder when she needed specific information.

When she approached the home study course, she started on page one and read right through to the last chapter. She believed in following the presented order of contents, unlike Audrey who arranged the topics to suit herself. When Evelyn wasn't interested in the first chapter of a course, like the gardening course, it was not likely that she would skip over that chapter looking for a more appealing section.

She knew she was learning about estate planning when she started to get her family involved in the process. She was confident that she had learned this process and could implement it. Her husband would be involved, not in learning how to develop an estate plan, but in developing an estate plan. Unlike Dan and Dorothy who were both learning the estate planning process, Evelyn would guide her husband through the process of planning for retirement and transferring assets to the next generation.

Evelyn was clearly puzzled when I asked if she had any suggestions for course developers. She wasn't reading the course from an analytical perspective and believed the course to be very good the way it was. Her criteria for a good course centred around language that was simple and easy to understand and had good examples. It did not seem that she shared Brent's need to question the content, although part of Evelyn's learning style involved applying the examples to her situation.

Evelyn learned about farm estate planning out of need and also out of enjoyment for learning. She was similar to Audrey, Brent, and Dan, in her willingness to take advantage of a readily available opportunity that met her need for control and independence in a learning experience.

Interview #6

Frank currently farms full-time with his father. He and his wife, Phyllis, have a baby daughter. After receiving a B.Ed., Frank taught high school for a few years before choosing farming as a full-time career. He attended three or four seminars each year, reading farm reports and magazines, using home study courses and subscribing to Grass Roots computer network. He remarked that "to survive in agriculture today a guy has to keep on top of things."

He described farm estate planning as

> an important part of the management decisions that need to be made in our farm operation, like the the tax implications of the various methods of transferring the farm business, and the effect this transfer could have on Phyllis, my Mom, my sister and her husband who farms with us.

Frank chose home study as a way to learn about farm estate planning because

> it is so darn hard to make a commitment to attend

classes in person. On the farm, something always seems to come up at the last minute. Besides, I want to have complete and well-researched information in my office so I can refer to it in the future.

He had taken many home study courses, but really liked the humour in this one. I enjoyed it and found it easy to read and understand. I don't like reading anything that is straight, technical information so the cartoons helped me to continue reading. I liked the objectives at the beginning of the chapter, the key points in the margins, and the summary after the chapter.

He liked the videotape that was in the course materials and found that it motivated him to read the material. He thought that video could be used more in home study courses, mainly to add interest to the learning project. "I do some of my best learning when I am relaxed and entertained" so watching a video that summarizes the chapter or introduces a topic might be very stimulating.

Frank looked at the contents of the course and thought that each topic was "going to be applicable to everything that is happening on the farm now." He began the course with the chapter on farm business arrangements because the idea of incorporating had been on his mind. Once that

topic was completed, he went to the beginning of the course and went through the binder from front to back, rereading the section on business arrangements.

Frank used the course from February to April and in July was still reading the last section. He usually read the material in his office, but sometimes took the binder to bed to read in the early morning hours of winter. He didn't want to write in the book because he is going to pass it on to other family members. "I started out by answering the chapter summary questions on a separate sheet of paper and then just answered the questions in my head. If I could remember the key points, chances are that it sunk in."

Frank enjoyed reading the chapters and often read more than he had intended to at one time. He found himself telling Phyllis and his Mom and Dad about different sections. He now wants each of them to read through it, something he admits is quite unlikely. "I am hoping that Mom and Dad will go through it. I know they won't answer the questions, but maybe it will get them thinking."

According to Frank,

> There are lots of things that I would rather do than read this home study course, but I needed to know more about farm estate planning and wanted to make sure that I had everything under control. Once I started, it wasn't hard to continue

> because I saw that it was helping me, answering some of the questions that I had. I didn't skip sections because somebody who was qualified researched the material and put a lot of thought into the topics that should be considered part of estate planning. Who am I to say that this topic or that topic isn't important. I am not qualified to say that, if I was I'd be writing it.

Although the course was enjoyable, Frank did not spend all that time on it for entertainment. "There are easier ways to be entertained. I wanted something out of it, hopefully to change my situation for the better - that's the whole idea - to improve myself."

Analysis The interview with Frank revealed three insights into Frank's experience in this home study course. The first was the impression that Frank organizes his world to suit himself, and this learning project is just one example of his proactive nature. He anticipated situations, and selected a course of action toward the best possible outcome. He decided the best outcome for his situation.

In the example of this learning project, Frank anticipated the day his father would be no longer actively farming. He was aware that this is a situation that has both a business and an emotional impact. Before he

selected a course of action and guided his parents toward that course, he had to learn more about farm estate planning.

I reflected back on previous interviews, looking for a thread of this proactive stance. It was vaguely present in Audrey's comments about making informed choices, but the idea of learning in order to select a course of action in an anticipated situtation was not fully developed. Dan and Evelyn were learning about farm estate planning in response to the need to make estate plans. They were reacting to the problems and circumstances currently facing them. Frank thought that learning about farm estate planning will help him understand the problems he will face in the future.

The second observation was Frank's familiarity with planning learning projects. For farm estate planning, he wanted a complete reference as well as a course, so he looked for prepackaged materials from a source he respected. He, like Evelyn and Dan, trusted that whoever put the course together was qualified and expert enough to select and sequence appropriate content. For Frank, pre-packaged materials save time and frustration.

Frank talked easily about the course content and components, identifying the features of the course that helped to sustain his interest. Previous learners had mentioned that the course was easy to read, but did not

explain the characteristics of the course that made it easy to read.

Frank found the material easy to read because the graphics and cartoons lightened the mood, the key points were highlighted in the margin, and the text was broken into manageable sections. When he used the material in short blocks of time, the latter two features proved useful in returning to his place in the text quickly.

Time meant a lot to Frank; he had a lot of business-related responsibilities and he wanted to spend time with his family. Fitting a learning project into his schedule required a flexible system. He wanted to control how, when, and what will be learned.

Frank's enthusiasm for learning was the third impression that stayed with me after the interview. Audrey said she had enjoyed reading the course material, and Evelyn extended that idea to the enjoyment of learning. But Frank displayed a deep sense of pleasure in learning. He described conditions for learning in terms of relaxation, entertainment, and practical application.

He wanted learning materials that were applicable to his life, balanced between technical information, examples, and humour. He looked for materials that held his attention, and kept him interested. For Frank, using a home study course required some discipline combined with motivation toward a personal goal.

Interview #7

Gayle lived on a large farm with her husband and four children at the time of the interview. This farm was three miles from the one she grew up on and where her parents still live. After graduation, she married and began working in a local bank. Fifteen years later, she is a loans clerk in a different, but nearby branch of that bank.

She has had inservice training opportunities through work and had taken home study courses in gardening and home design. She was active in the community and in the farm operation. She wanted "to know more about farm estate planning because my husband farms with his father and also because my brother farms with Dad."

She had actually ordered two copies of the course and gave one to her father-in-law. "The first one I bought I ended up giving to my father-in-law. I don't know what he did with it [the course]. It's kind of a touchy thing to find out, especially with a father-in-law."

> I thought home study would be okay because I don't have time to go to courses. Besides, if you get a course like this, the information presented is more complete and in-depth. You have the information at home, so you can check out things at your leisure, going back over things that are harder to understand. I think it sinks in better when I read it.

She talked about speakers she had heard talking about estate planning and said that although they were powerful and motivating, she didn't remember exactly what they said.

She watched the video first and then began reading through the material. "You know, there's an awful lot of pages there - I wasn't sure I'd get through it." I asked Gayle what chapter she read first. She replied, "Well, I started with topics that were familiar - like, we had just had our wills done, so I looked at that section to see if it was along what I thought it should be." She thought the questions that were in the text and at the end of the chapters helped " me think it through more and figure out what they were trying to tell me." She did not write in the book because she wanted to give it to her brother when she was finished with it.

When asked if she had discussed the material with anyone, she thought for a minute. "I guess the only ones were the people I work with down at the bank. It was about the time we were busy with R.R.S.P.'s, and I was trying to learn more about that." She found that this link generated more enthusiasm for the home study course. "You know, there was way more in there than I thought there would be and more useful than I thought it would be."

She worked at the course in the evenings, "at the kitchen table or wherever I could find a quiet spot, away

from the kids and the T.V." She was still working on the course, but used it more as a reference to clarify and reorder ideas as she tried to apply the concepts. "I want to be able to talk to my family about this - give my parents and brother an idea of what is involved [in estate planning] as they haven't touched on this yet."

"When I thought about what I was reading - it made me think about our situation - and my brother's. This feeling sort of urged me on." I asked if she thought that this would be the case for everyone.

> I don't think so - like my Dad, he's 64, he would have trouble. He is just on the verge of trying to figure out what arrangements to come up with...with my brother. I think it's hard for him to think of himself as retired.

Analysis At the beginning of the interview Gayle was shy and hesitant, but relaxed as we talked about her learning experience. She was relieved to find out that there weren't any right or wrong answers to the questions and periodically took the lead in the conversation. As she had been one of the first to respond positively to my invitation to participate, I asked her what attracted her to the study. She replied that she was just interested in what other people did and wondered what I could find out by talking to her. She thought that if I wanted to come

out and see her, it must be "pretty important." The study gave credibility to Gayle's role as learner and her self-confidence and sense of achievement increased as the interview progressed.

Gayle's reasons for learning through home study were similar to Audrey's in that she wanted control over where, when and how she learned. Like Dan, Gayle preferred a non-threatening learning environment where she didn't have to submit to external evaluation. She didn't see evaluation through assignments or exams as necessary to her learning. This view was shared by Audrey, Brent, Dan, Evelyn and Frank.

Throughout this learning project, Gayle checked what she was learning by reflecting the concepts against her past experience. She did not work through the course in the order presented, but started with familiar topics and moved toward new material. When she was reading material outside her area of experience she found herself checking information against the ideas of her coworkers.

Beyond reflecting on her past experience and discussing ideas with coworkers, Gayle did not seek assessment of what she had learned. She glanced at the self-assessment questions, answering the ones she recognized. She did not want to try unfamiliar questions because she might answer them incorrectly. If her answers were not right she would have to reread the material until she found the right

answer.

Like previous participants, Gayle identified reading skills as a prerequisite to learning through home study. Gayle enjoyed reading in the evenings and sees home study courses as a productive use of her leisure time. She wanted her husband, brother and parents to use this course, but they are not "readers." Gayle doubted that they will read ~~thr~~ough the material.

Gayle recognized that the information in the course could be applied in her role at the bank, and she also wanted to use it to facilitate the estate planning process in both her immediate and extended families. Her husband was interested, "but not interested enough to read the course" so she sought to find out "how to go about this and tell him about it." She saw this as a one way to bring new information into the family. She was hoping that learning about the estate planning process would increase her confidence in her ability to guide her family. She shared Evelyn's desire to guide the family through estate planning, but she lacked Evelyn's experience and confidence in the role of initiator.

Gayle thought that "caring" is one criterion for success in learning projects. For Gayle, caring had two dimensions. Caring meant undertaking the responsibility for her own self-improvement. Caring also meant undertaking the responsibility for learning things that will improve

the lives of her famiiy members. Both dimensions of caring motivated Gayle through her learning projects, supplying a sense of satisfaction and accomplishment.

Interview #8

Harry came from a farm family that valued education. He had extensive post-secondary education, and business expertise in a variety of areas. In addition to a full-time job, he was involved in a farm operation with his father-in-law. Harry was married, had two children and lived halfway between the farm and his job. He thought his time was "overcommitted" already, but continued to pick up more projects.

> He has taken home study courses before, basically because I am lazy - I don't have time to go down to the library and research the topic for myself. It is worth paying 30 dollars to buy packaged information that has been compiled by specialists in the field.

He was not willing to give up his already limited time with his family to attend courses in person.

Although he chose not to attend classes, he felt that in-person learning experiences were

> more concrete. It's more motivating to have somebody lecturing in a question-and-answer situation than to read material in the evening

> when I'm tired. I also benefit from discussion, from hearing about the experiences of others and comparing their situations to my own. I need two-way communication, a technical expert to bounce ideas around with...straight home study does not provide that.

He thought it would be valuable to have a "one-shot seminar" along with the home study course as "people would be motivated to go through the course before they attend the seminar."

While he preferred to attend classes, he chose not to do so because of time constraints and the distance he would have to travel. He thought that he had time to learn about a topic through home study, but described himself as a "strong starter, but weak finisher. The intentions are always good, but I often do not finish reading the material provided in a home study package."

He said, "It is important to finish reading the material because the professionals who compiled the information have identified the things that are important to learn about the topic." Harry mentioned that credit for the course would be motivating, but he is "not high on exams. All exams tell you is that you can memorize stuff" and that is not important to Harry. He wanted to know how he could apply information to his situation. He felt that group discussion facilitated by an expert in the field

would help toward this end. He wondered if that could be an option worked into the delivery of Alberta Agriculture's home study courses.

I asked Harry what course developers might do to motivate people to read the course, he replied,

> Hmm....I don't think that is the writer's role. It is your own personal problem. If you are looking at it from the perspective of how to sell more home study courses, that's a totally different question, but trying to make finishers out of people who start the course - or even entice people to take it...my only comment can be the way I have always approached it - that's your problem - and have the writer, perhaps in point form or as clearly as possible in the introduction, mention specifically what the home study course is all about and perhaps some possible applications. Because information by itself is useless.

Harry's interest in farm estate planning developed as he began to get involved in his father-in-law's farm operation. He had planned to read through one chapter of the Farm Estate Planning Course every night for one week. He felt that

> concrete learning could be accomplished in a two and one-half hour session of reading the chapter,

doing the review questions and figuring out how I was going to apply it to my situation. I always plan to get things done quickly.

I asked Harry what he noticed the first time he flipped through the binder.

Cartoons. I like them. I've got a good sense of humour and I appreciate a good joke or a pun. It sort of solidifies some of the points brought out in the lesson. I did a peripheral skim of the course to prepare myself before I make the effort to go through it but I never went through the course in detail.

As we talked about the fact that he did not do the course as planned, he decided that "maybe that was never my intention. I was primarily concerned with getting my father-in-law to put together a farm partnership, so I guess I bought it for him." After he scanned the course, he gave the binder to his father-in-law, in effect choosing a learning experience for someone else.

Harry had done a lot of thinking about the farm estate planning course, but his father-in-law was unprepared for the arrival of the binder. In retrospect, Harry didn't think the idea was very good. "You can lead a horse to water, but you can't make him drink" was his analysis of his father-in-law's reaction to the binder. "I thought the course would help him develop an overall estate plan" that

would replace the agreement they currently operate under. Harry knew his father-in-law does not hold Alberta Agriculture information in high esteem, "he believes that experience is the best teacher and that the department of agriculture cannot tell him differently", yet Harry gave this course to his father-in-law, "because I am right. Alberta Agriculture provides information that is going to be applicable, going to help you farm."

Analysis Following the interview I reflected on Harry's reasons for buying the home study course. Harry's past experience with home study courses convinced him that it was one way to get needed information. But it seemed as though he bought the Farm Estate Planning Course with the purpose of giving the binder to his father-in-law. He gave it to him even though his father-in-law had not expressed interest in learning more about estate planning and would not value the source of the information. He did not think that his father-in-law read any of the material and has considered the possibility that his actions have damaged their relationship.

What Harry said about learning experiences was not reflected by what he does. He said that success in learning through home study depended on the individual's ability to identify precisely what they would like to learn. It was the learner who provided a purpose for the learning experience. This goal must be strong enough to

sustain the learner through the difficulties Harry saw as inherent in learning through home study.

In the case of the Farm Estate Planning Course, Harry did not identify a learning goal for himself, but for his father-in-law. He purchased the course much the same way as he might buy a "learn to speak French" audiotape for a friend embarking on a Parisian holiday. But the sensitive nature of the issues dealt with in estate planning can create some negative responses in the recipient. When purchased for someone else, this learning package may seem to come with the message that I have sized up your situation and found you lacking in this area.

Harry was not the only participant in the study who was thinking that their father or father-in-law needed to do something about estate planning. But others had introduced the material in different ways.

Gayle gave her father-in-law a copy of the binder after she realized that her in-laws wanted to get an estate plan in place, but weren't sure of the process. Gayle was also taking the time to read the material.

Frank was concerned about his father's estate plan, so he did the course so he will know a little more about the kind of decisions his Dad had to make. He was introducing his father to the course through discussion.

Previous participants had also expressed concern that their parents would not be interested in the course because

they do not enjoy reading. Harry did not voice similar concerns, nor did he see any connection between the difficulties he faced as a home study learner and that of his father-in-law. In other words, Harry did not prefer home study as a way to learn something, yet introduced it to another.

Harry had purchased many home study courses, but his comments indicated that he did not like to learn on his own. He talked about being motivated by class discussion, seminars and what he can learn from others in the group. He thought that receiving course credit would also be motivating.

These comments contradicted his notion that to be successful as a home study learner, he must clearly define his purpose and goals for the learning experience. He implied that motivation to learn comes from the learner, rather than external sources. Also, if Harry believed a personal goal to be instrumental in learning through home study, it seems likely that he could have predicted that his father-in-law would not use the material.

Harry felt home study learning experiences were not as effective as learning in a group setting, perhaps because he did not feel that he had learned. The need to prove that he has learned was evidenced by Harry's belief that learning could be measured through discussion in a group setting. His comments regarding course credit reinforced

the idea that the learning experience was held in more esteem if someone in authority recognized its importance.

Harry had the idea that success means finishing the course the way it was prescribed by the developers. He seemed more interested in learning about the topic from the expert's view than in satisfying his own need for information on a specific topic. His timelines may have been too difficult to achieve; he seemed to plan to do the learning project over a very short period of time, not allowing for 'human' frailty.

Harry was a consumer of a home study package. He thought it was good value for the money as the research had been done by experts in the field. He liked the idea that, should the need arise, the information would be immediately available to him at a later date.

Before Harry will feel as though he had learned through home study, he must follow his own advice and pinpoint the goal for his learning. In doing that he might give himself permission to use a home study package as a resource he controls in planning, conducting, and assessing his learning projects.

Interview #9

Ian was a public accountant, starting a new practice in a small town. He had a rural background, but was not involved in farming. He was married, had children and

lived in the new home he had "almost finished" building. After high school, Ian worked in a bank and then with a chartered accountant. He began the Certified General Accountant program, which was a series of home study courses, but dropped out. Farm estate planning was not of personal interest, but he felt that more knowledge in this area would be useful to him in working with his farm clientele.

Ian's positive response to participate in this study was among the first three received. In subsequent conversations on the telephone, he was enthusiastic and agreed readily to set aside time to talk about the Farm Estate Planning Course.

We talked a bit about my project and home study courses. "I don't really like home study courses, but out here you take what you can get. Classes on these topics are only offered in larger centres."

He chose a home study course each year, working on it in the fall when he was not as busy with clients. He bought the Farm Estate Planning Course in January, even though he had no intention of working on it until at least October. Home study packages allowed him the freedom to blend professional development with his work schedule. He attended one tax seminar each year and found it helpful to hear opinions expressed by others.

Ian was interested in estate planning for "profes-

sional not personal reasons. When I go through the course, I'll only do those sections that deal with the tax implications of estate planning." He chose this particular course because

> if it was for the average farmer, I was pretty sure it would be at a level that I could understand. Some of the stuff the income tax department and professional associations put out- well, there's no way you can understand that and apply it to a problem a client is having.

When the binder arrived, Ian looked at the table of contents and then put it on the

> pile with all the rest of the things I am going to read in the fall. With a home study like this, there's no time frame, no pressures, you fit it into your schedule - no exam to pass, no one's going to say 'that's wrong'. (laughs) It might sit on the shelf longer because there is no deadline.

Although Ian was glad that there weren't any assignments in this course, he felt that "when you have pressure to get assignments in, and you have to get ready for exams...you learn more." I asked, "How do you know you learn more?"

> Because you have an exam, you learn more because you are forced to. With this course, I will just

> do the areas of interest to me and leave the rest. I am hoping to learn something I can pass on to my clients.

When it came to learning through home study, Ian said "the only people who are going to succeed are those who have a goal and who have their minds made up to do something." He described a friend who was continually buying home study packages as a "compulsive buyer who often doesn't even open the package. If you buy a course, you should be prepared to spend the time to go through it."

Ian was confident that he would learn something because he was interested and needed the information to stay current in his business.

> Learning can be the result of pressure or of interest. In some of the credit courses I have taken in the past I was forced to learn things that did not interest me at all and that were of no value to me or my clients. I am hoping that this course will be more practical when it comes to applying information to particular situations.

Analysis Although there were few similarities in their situations, Ian and Harry expressed some similar views about learning through home study. Both thought that it was an acceptable way to get information, but believed that they learned more in a group situation. Ian believed that assignments and exams forced him to learn. He doubted

that he would learn as much without that familiar pressure.

Ian did not plan to use the material until fall, and yet he wanted to discuss his learning project in July. He had hoped that participating in the study would motivate him to work on the course earlier than he planned, but his hopes were not realized. He identified procrastination as his biggest problem in learning on his own and looked for opportunities that motivated the learning project.

The opportunities he identified as motivating the use of home study materials were outside his control. Exams, assignments, group meetings, and participating in this study were examples of pre-arranged, external deadlines which he tried to work toward. He felt that his personal deadlines were too easily set aside, but acknowledged that the external deadlines were often missed, too, especially in a noncredit learning experience.

Like Harry, Ian felt that to succeed in learning through home study, a person must really want the information and must be prepared to make time available to use the materials. Ian's interest in Farm Estate Planning was professional in nature because he practiced in a farming community and a client might need that information some day. His goal of learning about the tax implications in farm estate planning would be more motivating if he had a client with an immediate need for the information.

Previous participants had talked about applying course

content to their situations, feeling that it was the potential impact on their lives that stimulated using the course materials. If Ian had a need to apply the course information and saw that the course content was improving his ability to help clients, he would use the Farm Estate Planning Course. Until then, the binder will stand beside the others in the bookcase, contributing to a convenient and comprehensive reference library.

Interview #10

Jack began farming at age seventeen when his father died and he took over the farming operation to support his mother and sisters. He did not finish high school, but continued to farm the land his grandparents had homesteaded. He has had several off-farm jobs to supplement the farm income and had worked full-time off the farm for the past twenty years, renting the land to neighbours.

Jack and his wife, Julie, had agreed to participate, even though their schedules were already busy. They didn't know "if we can help you, but if you think that what we thought about the course would be useful to you, then we'd be glad to talk to you." We began by talking about their family and my project.

Next year Jack will retire from his full-time job. He is wondering what to do with the farm. His five children were not interested in farming at this time, nor did he

think it would be "economically smart" for any one of them to try it as each, except for the youngest, was financially self-sufficient. "I'm going to give it up [retire] next year, so we've started to gather up some information - find out what I needed to know."

This was their first home study course. They had not purchased it with the intent of "studying and answering questions, but just reading through and keeping the book for future reference." They had also purchased the video component.

> They liked the idea of home study because we are very busy people and don't have time to attend classes. Jack works night shift so going to evening classes is out of the question and not much is offered during the day. We weren't exactly sure what we wanted.

When the package arrived in the mail, they looked through the table of contents. "We were surprised at the topics included under estate planning, there's a lot of information there, more than we expected, like the stuff on R.R.S.P.'s and insurance."

Julie looked at the material first, and did some of the exercises. She started at the beginning and went through to the end, skimming over the sections that weren't important to her right now. "Whether or not this section or that section is interesting to you depends on how close

you are to actually making retirement decisions. Right now I am just gathering information."

When Jack read through the material, "I was interested in the R.R.S.P. information because I have to make some decisions about that soon. I also starred some of the passages for my son. He needs to know some of this stuff now." He commented several times that he has to read "word for word," and as I glanced around the house I did not see any books. Reading in the evening was not his normal activity, "I like to watch sports on satellite T.V."

Both Jack and Julie, but especially Jack found that taking the time to do the course was "a chore and making the time to do it was difficult. But it is something that you have to discipline yourself to do." The word "discipline" came up often in the conversation, along with "duty" and "responsibility."

Analysis As I left their farm, I was impressed by Jack and Julie's confidence in their ability to cope with whatever happened in life and to make decisions that were right for their family. Neither was influenced by societal trends or peer pressure. They were both assertive and forceful individuals. They had a tendency to talk at the same time, which created a challenging interview.

When each had read the course material to their satisfaction, Jack and Julie spent some time discussing different sections. They found they had been introduced to

new ideas through the course material. They liked the convenience that home study provided and the fact that researched information was readily at hand.

Jack was the only participant who did not have previous experience in using home study materials. Although he had participated in in-service training opportunities in his job, he was not inclined to seek organized group learning experiences to supply information he needed in his personal life. He felt capable of solving his problems by applying researched information to his situation.

He chose this home study package because it seemed like a convenient way to get the information he wanted. He was looking for a learning experience on his own terms, where he had control over when, how, and what was learned.

Because home study was new to him, Jack did not think about the amount of reading involved in learning through home study. He found that he had to make himself sit down to read the material, but that task was easier once he realized that the information was going to be useful. His wife's interest in the course also encouraged him.

Jack and Julie read through the material and discussed ideas that were related to their situation. Jack did not do the self-assessment questions because he was not interested in knowing whether he answered the questions correctly. It was more important for him to talk about the concepts in relation to their situation. Julie did some of

the review questions, but did not find them useful as she was not trying to remember specific details.

Jack and Julie were clearly not interested in assessing their learning in terms of external criteria. They were not concerned with anyone's opinion about what they have learned, but were interested in applying their learning to their situation. Time was not spent on information that did not contribute to understanding their situation. Retention, even for useful information, was not considered necessary as long as the resource materials were readily available.

When Jack sent for the course he was gathering information about retirement planning. In addition to this course, he had planned to attend retirement seminars when they were offered at work, read related magazine and newspaper articles, and talk to his peers. It was Jack's belief that information was everywhere and that he could select the parts that were useful to him.

When Jack started reading this course, he did not have a specific goal for his learning project. He simply wanted to know about estate planning. As he gathered information and discussed the issues with family members, needs for information became more specific. For example, after reading the section on R.R.S.P.'s, he found immediate application for the information. In applying the information he identified some gaps in his knowledge which

required further exploration.

Jack felt that he had accomplished one step toward learning more about estate planning. He had exercised control over his learning experience and found that, with some self-discipline, he can benefit from a home study course. His sense of satisfaction was self-generated. He established personal criteria for evaluation and felt he had achieved success.

Summary

The descriptions of the participants' learning experiences provided a way to examine the similarities and differences between the areas identified in the conceptual frmaework. Interviews with participants revealed a variety of reasons for choosing both the content and format of the learning experience. The participants' use of the materials differed, and was related to reading ability and individual reasons for pursuing the topic. The learners in this study described their reactions to learning through home study and to the topic of farm estate planning. The results of the data analysis are presented in Chapter Five.

CHAPTER FIVE

ANALYZING THE DATA

The interviews with home study learners provided a rich response to the three areas of exploration identified in the conceptual framework and developed in the problem statement. These areas were the learners' reason for choosing home study, the use of course materials, and their reactions to the learning experience. These three groupings provided a focus for the initial data analysis.

Reasons For Participation

The learner's reasons for purchasing the Farm Estate Planning Course centred on need for subject matter knowledge and preference for the home study format. Within each of these divisions, there were subdivisions that refined the participants' motives and gave insight into a deeper understanding of the learner's involvement in the course.

Within the "need to know more about farm estate planning" reasons, there were three sub-groups: the need for information to help the learner sort out a life problem; the need for information to help the learner understand his or her situation; and the need for information to help the learner in a professional capacity in working with clients

or students.

The learners that needed information about farm estate planning in order to make plans were 65 years or older. They were at a point of change and needed information before action could be taken. As Dan said, "We chose this course out of necessity, because our estate has an awful lot of loose ends and we need to move along toward putting these things in order." For these learners, "putting things in order" included personal and business decisions that will affect their retirement years and, in some cases, their childrens' livelihood.

These decisions will result in changing relationships between parents and children, mainly in the areas of authority and control over the farm business. These are sensitive issues that are difficult to deal with as a family. They were using the Farm Estate Planning Course as a tool for sorting out some larger "life" questions.

Participants who needed information to better understand their situation and possibilities for the future included those who were the children in a two-generation farm family. Ranging in age from 30-45, these people were actively engaged in a farming operation with their parents or in-laws. They were interested in the options available to the older generation as the "senior partner's estate plans will affect the future of the farm operation."

Although these learners were not at a point where they

were thinking about transfer of assets to the next generation, they were taking initial steps in developing an estate plan. A financial plan aimed at a comfortable retirement and a will outlining guardianship for their children were the two primary considerations.

Some participants in this group were hoping to pass information along to their parents or in-laws. The notion of moving toward developing an estate plan was expressed gently by Gayle, "maybe I can get my father-in-law to read some of this" and directly by Harry, "I gave my father-in-law a binder - they were wanting him to get his things in order so I gave him this book so he could learn everything."

Those choosing farm estate planning out of professional, rather than personal, interests were people in a position to pass estate planning information along to farm families or farm management students. "I wanted to get an understanding of what's involved in estate planning so I could pass it along to my clients" was Ian's reason for buying the package. "I got it to supplement information in the classroom... to see if it was consistent with what I was talking about" was another reason in this sub-group. Of the three groups of learners interested in farm estate planning, this group was the least emotionally involved in the topic.

Reasons for choosing the home study format were

practical and personal. Practical issues include the impossibility of attending courses because of childcare and business responsibilities, or because no in-depth course was available.

Participants commented that they bought the course because it was prepackaged information: "basically I'm lazy...you take a home study course and all the information is provided to you. If I have to dig it up and research all that information, forget it!"

A need for a total package and a regard for the source of information was expressed as well. "I have a high regard for Alberta Agriculture. The information is usually pretty well researched out. Somebody else has done a lot of thinking about what's involved in estate planning...you just have to pick it up." These learners viewed Alberta Agriculture home study packages as a short cut in the learning process, as credible resource material specified, provided, and sequenced.

A desire to "be your own boss and work at your own speed without deadlines, assignments or exams" was also identified as a reason for choosing to learn through home study. The opportunity to structure use of course materials and be free of external pressures appealed to these learners.

Personal reasons for selecting a home study format revolved around what some learners considered the "sensi-

tive nature of farm estate planning issues." "I think the social and emotional implications of estate planning make it more appropriate to do in your own home." This was a consideration for those participants who were at a decision-making point in life. To them, the subject was emotional, intensely personal and a private family matter.

The Farm Estate Planning Course was generally seen by participants as information, rather than instruction. Participants like to keep course materials for future reference. The fact that the course material is always going to be available to them relieves them of the pressure of "learning everything. If I want to check something, I can just look it up."

Brent contributed reasons for choosing a home study format generally, but was at a loss to comment on why he chose the Farm Estate Planning Course. In response, he simply said, "I didn't choose it, it was given to me by my son-in-law who thought I might be interested."

Audrey felt that home study was an "easy way to learn if you've got self-discipline." But this was not the feeling of all participants. Ian said that home study was a harder way to learn because "most people procrastinate when there's no pressure to open the book and read." It can be difficult in that along with freedom from the traditional setting comes the responsibility of organizing, implementing and following through as a self-directed

learner.

Use of Course Material

The Farm Estate Planning binder was used in a variety of ways, however "as a future reference" resounded in each participant's comments. Three participants looked at the video component before starting the course and described this activity as motivating. "Watching the video really made me think about the parents' position in all this. It gave me incentive to find out more."

In use of materials, participants' experiences can be arranged in three groups: those who glanced and skimmed, those who arranged the topics in their own order and those who studied the topics in the order presented. Within this discussion, comments regarding self-asssessment questions, activities and graphics are also relevant.

A glance and skim through the course was the extent of use for three participants. Ian had not intended to go through the course in detail "until fall, when things aren't so busy in the office." He planned one professional updating activity each year. Most often this plan was achieved through home study courses because of lack of opportunity, not preference for the format. He preferred the discussion and 'expert-in-attendance' offered in the traditional classroom learning experience.

Harry also skimmed through the course. He had purchased the binder for his father-in-law and had not

intended to read it thoroughly. He, too, had previous experience with home study courses, but commented that "I think I learr more in a group setting that offers two-way communication with the instructor."

Brent, who had been given the course, glanced at the course. "I read a little here and there, but I didn't go any further with it because I had just suddenly decided that it wasn't absolutely necessary for me." Brent has had extensive experience with home study courses. He was familiar with the format and knew how to use course materials.

> I just go to work on it. You have your instructions and questions, an area for comments, worksheets and you start. I go through the outlines first, and scan it as fast as I can. Prom then on it sinks in better.

But he only glanced at this course. "This wasn't my idea, this Farm Estate Planning Course came to me, and when it came, I looked at it and said, Oh, Yah, Good, Good, but then within a few weeks I decided I didn't need this information."

In each of these experiences, the learner did not perceive a personal need to learn more about farm estate planning, but did find out that the course was available. Glancing over the topic headings in the index may be the beginning of an awareness of the components in the estate

planning process.

Participants that arranged the course topics in their own order viewed the table of contents to decide the order to look at the topics. Jack, Chris, Gayle, and Audrey are in this group. As these people looked over the table of contents, Jack and Chris chose to look at topics in a most interesting to least interesting sequence. Gayle approached the course by first looking at topics that were familiar to her and ending with those that she had had little experience. Audrey chose to look at the least interesting topics first, saving the most interesting for the end.

Chris and Jack did not go through all the topics in the course, but called the course finished once their content interests areas were satisfied. Neither did the self-assessment questions or activities. Chris thought that the cartoons, outlines and key concepts highlighted in the margins were useful features. Jack and his wife discussed the content and marked some of the material to share with their sons.

Gayle began with a topic that was familiar to her and then moved on to new material. She found the self-assessment questions helpful, "I read it through, the questions made me think through it a little more." She only did exercises that were familiar, concentrating on those pertaining to her situation. Gayle did not write responses

to the questions in the book. She felt that she wanted to pass the binder on to her brother and didn't want him to read her answers. She found that re-reading difficult sections helped her to understand the content.

Audrey, saving the most interesting topic for the end of the course, used the self-assessment questions as a "pre and post test." She then concentrated on areas missed in the pre-test. Although Audrey used the self-assessment questions to structure her use of the material, she, too, did not write responses in the binder. She indicated that taking the time to write responses was not important to her.

She had a plan for using the course material before it arrived. She knew "I would have to discipline myself to one chapter each week to get the course finished before spring." She discussed the course content with her husband, especially sections that were difficult to understand.

The learners who arranged the topics to suit themselves structured their learning experience to be self-motivating and to satisfy their need for information about the estate planning process.

The participants who started on page one and read until the end of the course felt that "somebody who is an expert had a reason for putting the topics in that order so that's the way it should be studied." Dan and Evelyn were ready to transfer assets to the next generation so the

material was very relevant. Frank was in a situation that will be affected by his father's estate plan, so he was very interested in the estate planning process. All three expressed concern that they "didn't want to miss anything."

The self-assessment questions were not used by this group. It seemed more important to these learners to establish a relationship between the course content and their situations than to find answers to the exercises. In reading through the material and working through examples, their knowledge of the estate planning process increased.

Audrey, Dan, Evelyn, Frank, and Jack, in varying degrees, had discussed the material with family members. Dan, Evelyn, and Frank had gone back to relevant chapters and were using the course as a guide in developing an estate plan. Evelyn was following the strategies outlined in the course for initiating family discussions about estate planning. She reported that so far her children and husband have been very supportive of her efforts to get the estate plan organized.

The participants found the course easy to read and well organized. The cartoons and graphics were useful in providing a break from the text. "Pages and pages of writing turn me off - drawings and charts keep me interested" was an opinion expressed by several people.

Participants familiar with formal learning experiences tended to comment on course objectives, outlines and

summaries. Chris said that "the qualifications of the writers is one of the first things I looked at." These people also reported using the self-assessment questions more extensively than those participants who had fewer formal education experiences. The extent to which activities and exercises were actually used is difficult to determine as none of the participants wrote responses in the binder.

Reactions to Learning Through Home Study

The participants' reactions to the learning experience were related both to course content and format. Participants felt that the course "was good value for 30 dollars", commenting that the scope and amount of the information was more extensive than they expected. This reaction to the content may indicate that they did not have a prior understanding of the issues that must be addressed in developing an estate plan.

Course content sparked remarks like "now I have a better understanding of what's involved in putting an estate plan together," indicating that knowledge has been gained through the learning experience.

In working through the material, some participants consistently applied the content to their situations.

> The course was more applicable to my situation than I thought it would be. I thought it would

> be just the basic theory, that somebody, you know, sitting in their insulated office dreamed up, but it surprised me ...how relevant it was to what is actually happening around me.

Gayle tried to apply the content to her situation and found herself emotionally involved with the course at times. When queried as to whether emotional involvement helped or hindered progress through the course, she thought for a moment and replied, "you should be emotionally involved, somehow that urges you on."

Dan discovered that the Farm Estate Planning Course was "like a road map, but you don't know where you are going yet. That's the problem of the person taking the course." In working through the course he realized that it was not a 'how-to' course, but the outline of a process that began with the individual's goals. He knew that before he can put his affairs in order he has to "figure out exactly what I want to do and there's no course in the world that can tell you what the goal is." He bought the course seeking information and ended up searching for a view of himself in retirement, which proved an emotional journey.

Brent's reaction to receiving the materials was mixed between a desire to make his own decisions about what he should be learning and a sense that perhaps he should know more about estate planning. His son-in-law had discovered

this course and gave it to him, implying that he needed to know more. Brent talked about working through the course next winter with a group of neighbours or perhaps family members.

The home study format provoked reactions ranging from apathy to enthusiasm. "It's here, I'll take a look at it when I have time" describes Ian's response to receiving the binder. Evelyn was excited when the binder arrived and looked forward to finding time to read the course. "I was very enthusiastic, to see what was said and what I could learn from it."

To Dan, going through the course was hard work, but "something that had to be done. You get a lot of satisfaction out of helping yourself and taking steps toward solving your own problems." The 'hard work' notion was echoed by Jack. Reading was not one of his usual activities. He described his reading style as "word by word." For Jack, "taking the time to do it was a chore, something you have to discipline yourself to do."

All those who used the materials at all expressed varying degrees of frustration when faced with concepts not easily understood. A recurring comment related to what three learners perceived as the biggest difficulty with home study - that there was no verbal clarification of written material. Nearly all had difficulty with one section or another as they came across unfamiliar terminology

and concepts. Most re-read material until they felt comfortable with their understanding of the concept. Some discussed the difficult parts with family members or co-workers. No one considered contacting an outside 'expert', although when the idea was proposed each could identify people that could have helped them to understand certain concepts. They did not think that difficulty in understanding was insurmountable, just a bit frustrating.

Frustration for some extends beyond difficulty in understanding concepts to not being able to find answers to the self-assessment questions in the text. "It is frustrating when you know that the answer is in the text, but you can't find it."

Difficulty was also expressed by Chris in terms of evaluation. "With home study like this, there's no assignments or contact with a tutor -- it's hard to know exactly what you learned." He went on to explain that he thought that most people really don't have the discipline to go through a home study course thoroughly and learn a topic properly.

The idea of a need for an external motivator was expressed by Harry, not in the sense of an outside contact, but "in getting credit for the course, toward a certificate or something." For some learners, recognition for their efforts is lacking in non-credit home study courses.

Success and satisfaction was expressed by all parti-

cipants, even those who had only glanced through the binder. They had used the materials to the extent that they wished.

Emerging Themes

This initial analysis of the data was directed by the three research questions. These were the learners' reasons for choosing the home study course, their use of course materials, and their reactions to learning through home study. As data were discussed and analyzed in these groupings, commonalities and differences were separated into sub-groups. In examining responses within these sub-groups, three themes in the learner's descriptions of their experiences emerged.

These themes included the learner's sense of accomplishment derived from the learning experience, the knowledge that performance in the course was free from external evaluation, and the learner's perspective on learning. Within each of these themes there was a common element, and that was the extent to which the learner wished to control the learning experience.

Sense of Accomplishment

Participants who satisfied their need to know more about estate planning expressed accomplishment and pride in their efforts. Some participants are now in a position to

lead their families through the estate planning process. Others are encouraging family members to read the course.

Most participants felt that they know more about farm estate planning now than they did before they read the materials. None would say that they know everything about the subject, but would also point out that that was not their intention. Each person had their own objectives for that learning experience, some more specific than others. The learner's sense of accomplishment came with meeting those unstated and often unspoken objectives. Those participants that did articulate clear, specific objectives for their learning project expressed accomplishment in terms of pleasure, understanding, and end use of the information gained.

For Audrey, Evelyn and Gayle, the sense of accomplishment clearly extended beyond gaining knowledge about farm estate planning. Both expressed pride and pleasure in learning, saying that they enjoyed reading the course in the evening, and liked the feelings associated with learning and understanding new ideas. The feelings associated with learning were described as pride, self-esteem, and "just feeling good about yourself."

Measuring what has been accomplished is up to the individual in a home study course of this format. Learners measured this accomplishment in different ways. For Jack, it was simply knowing more about the options available in

transferring assets to the next generation. For Evelyn, it was using the process outlined in the course as a guide in developing an estate plan. For Audrey, accomplishment was completing the course before spring work and being able to discuss course topics with her husband.

Accomplishment was sometimes expressed in terms of getting the self-assessment questions right, or being able to "hold your own in a discussion about estate planning options with the in-laws." Ian, Harry, and Jack felt accomplishment in purchasing the course because it was viewed as the first step in gathering information they would need, professionally or personally, in the future.

Chris, Ian, and Harry described accomplishment in terms of exams, credit, and external evaluation. These learners suggested that the sense of inner-accomplishment may not be enough to sustain interest throughout a course, and that acknowledgement from an external source rewarded the individual's learning efforts.

Evaluating the Learning Effort

Although accomplishment is related to evaluation, the two concepts emerged from the data as separate entities. To participants, evaluation meant exams. "I probably wouldn't have taken this course if there was an exam" was clearly expressed by all participants. Chris and Ian felt that if the course had an exam they would probably learn more because studying for the test would drill the concepts into

them. Even though Chris and Ian felt that they would learn more if they had to study for an exam, neither would have taken the course had there been an exam. The learning experience was seen as free from external evaluation in the form of assignments or exams.

Being free from external evaluation contributed to a sense of safety learners felt in the experience. Having control over evaluation provided the opportunity for learning in a non-threatening environment. Fear of being seen as ignorant or stupid or "having to learn things that I don't want to learn" made non-credit home study courses attractive to learners.

In the learning experiences described by the participants, the self-assessment questions or course activities were viewed of little value for the evaluation of their learning. Audrey was the only one who chose to use the self-assessment questions extensively to organize what she was going to read and to assess her understanding of the concepts.

For the remaining participants, self-assessment questions were not seen as useful. In their perception, correct responses only indicated that the concept had been remembered. There was little value placed on remembering content as the course materials would always be available as reference.

If learners did not choose the self-assessment tech-

niques provided in the course materials, how did they assess their learning? Techniques used by learners to assess their learning included reflecting on the course content in terms of their past experience, applying information and ideas to their situations, and discussing the concepts with significant others.

Chris, from an instructor's viewpoint, felt that assessment was the most difficult aspect of non-credit home study because there was really no way of telling what had been learned. From his perspective, the learners needed to evaluate what they have learned through assignments, exams, or discussion.

A different view of assessment was expressed by Dan. For Dan, only the learner could tell if learning had occurred. He believed that behaviour or attitudes have to change before you can say that you've learned, so learning is a personal construct.

Perspectives on Learning

The polarized views of assessment led to an analysis of the data in terms of the beliefs, attitudes, and outcomes surrounding learning. For Brent, Dan, Evelyn, and Jack, learning experiences have often been solitary and beyond the classroom's walls. They were not people that "have to lean on others" in a learning situation. They knew what they wanted to learn, found a way to learn it,

and defined learning as self-improvement; a change in their behaviour that was long-lasting or helped to solve a life problem. They felt capable of judging whether they had learned, because to them learning meant change and only they were capable of implementing change in their lives.

Gayle, Frank, and Audrey talked about learning in terms of keeping up-to-date, and applying information to their situations. They believed learning to be instrumental in self-improvement and value learning opportunities. They felt they were capable of learning on their own, without an instructor or facilitator.

A different view of learning was evidenced most strongly by Chris, and to a lesser extent by Ian and Harry. These learners were interested in an external influence in the learning experience. They felt that they did not have the self-discipline needed to control the time and place for the learning experience, or the ability to set the criteria and determine the outcomes of the learning experience.

Their perception of learning hinged on being organized in a learning situation, feeling motivation or pressure from an external influence, and getting recognition for their learning efforts. These learners chose the Farm Estate Planning Course because the non-credit, home study format was a simple and readily available way to gain access to the subject matter.

Chris, the farm business management instructor, and Ian, the public accountant, were not interested in the farm estate planning course for personal reasons, but chose it to support their subject matter expertise. Chris' approach to the material was that of a teacher-expert, rather than learner perspective. Their perceptions of learning may well change in a different learning experience.

Exercising Control in The Learning Experience

The control exerted by the learner was influenced by their perception of their role in the teaching/learning process. In the perception of these learners, the Farm Estate Planning Course did not have an instructor. Learning took place through interaction with the course materials.

Course writers were referred to as "experts", not instructors. Instructional design features of the course were not described in terms of an instructor's presence because learners saw themselves as alone in the teaching-learning process. The participants saw themselves as in control and responsible for the outcomes in this learning project. Some were more comfortable in exercising control than others.

The learner's ability and desire to exercise control may have been influenced by previous learning experiences. For example, solitary learning experiences may have fostered a personal approach toward learning and the use of

course materials. The learners' perceptions of their ability to exercise control over the learning experience shaped the way they used the course materials.

Being able to articulate desired outcomes for the learning experience or having a notion about how to structure the experience seemed to influence the way the individual exercised control throughout the learning experience. These people were able to be both teacher and learner in the Farm Estate Planning Course.

This was not the case for all learners. Chris, Harry, and Ian strongly expressed the need for an instructor in a learning experience. The role of the instructor was seen as one of motivating learners, clarifying concepts, and recognizing the efforts of learners. The social aspects of learning in a group situation were seen as beneficial and stimulating to the learning process. For them, learning through home study was difficult and not personally enjoyable, but a task requiring more self-discipline than they possessed.

Bob, Dan, Evelyn, and Frank acknowledged the role of the expert, in that they proceeded through the course materials in the order presented. Apart from reading the materials from front to back, these learners did not demonstrate or describe a need for an instructor or facilitator. The feeling was that if your inner goal for pursuing the learning project was strong, you would be motivated to do

the course yourself.

Audrey, Jack, and Gayle assumed the instructor's role in sequencing materials in that they ordered the topics to suit themselves. Like Bob, Dan, Evelyn, and Frank they were comfortable in determining how they would use the materials and how to sustain interest and motivation throughout the learning project. They could see few difficulties in learning without an instructor, possibly because they were comfortable in exercising control over some of the roles traditionally associated with the instructor in the teaching/learning process.

Summary

The data analysis emerged in two stages; initially directed by the research questions, and then explored through commonalities emerging from the data. The emerging themes in the data were the learners' perceptions of accomplishment, evaluation, and learning. Underlying these three themes was the extent to which the learner wished to control the learning experience. The Summary, Conclusions, and Implications of this study are presented in Chapter Six.

CHAPTER SIX

SUMMARY, CONCLUSIONS, AND IMPLICATIONS

Summary

This study developed from an interest in knowing how learners used home study materials in a non-credit course. The specific research purpose was to describe, from the learner's point of view, the experience of adult learners who were involved in a non-credit home study course. Conceptually, the study was organized around three areas of exploration. These were the learner's reasons for choosing to learn through home study, the learner's use of the course materials, and the learner's reactions to learning through home study.

The home study course selected as the focus for the study was the Farm Estate Planning Course offered by Alberta Agriculture. Access to participants was gained through the Home Study Coordinator, Alberta Agriculture who provided records of all those who had purchased this course in January, 1987. The Farm Estate Planning Course was chosen because it was the course most recently released by Alberta Agriculture and because I had been involved, as a writer, in the course development process.

This study was proposed to contribute to what is known about learners who choose a non-credit home study learning

project. The qualitative data resulting from this study will complement Alberta Agriculture's demographic and statistical profile of people who purchase home study courses. In addition, the results of the study will describe a non-credit home study learning experience from the learner's viewpoint, adding to what is known about the adult learner's view of learning.

Background information to the study included three areas of literature and research. These were the characteristics of adult learners, self-directed learning, and the instructional design of self-study materials. Each of these areas contributed to an understanding of adult learners in a home study learning experience, but mainly from the researcher's or theorist's perspective. Little is known about the home study learning experience, especially non-credit situations, from the learner's viewpoint.

Data were collected from ten participants through three telephone interviews and one in-depth interview in the participants' homes. Interviews with participants were semi-structured around the three research questions.

Data collection began with brief notes made during the telephone interviews. Following each contact with participants, expanded and observational notes were made. The brief and expanded notes were two initial sources of data that provided a point of entry, as well as an informal structure, for the in-depth interview. Brief notes were

made during each in-depth interview, followed by expanded and observational notes. At this stage a third source of data, the transcripts of the taped interviews, was available. Journal notes, providing a fourth source of data, were made throughout the data collection. The journal notes served as a place to document the events of the study and to record impressions, intuitive insights, and emerging concepts. The initial analysis of the data was recorded in the journal notes.

Data analysis was an interactive process between the four sources of data, the participants, and myself. The ongoing, reflective nature of the data analysis served to shape subsequent data collection as significant dimensions of the learners' experience were explored and clarified.

Once all the data were collected, analysis changed to a process of reducing the data to the main elements. A description of each participant's experience with the Farm Estate Planning Course was extracted from the four data sources. These descriptions were then compared in a search for commonalities in terms of the participants' interpretation of their experiences and the meanings they attached to learning through home study.

The experiences shared by participants have provided insight into understanding the lifeworld of the learner who chooses non-credit home study. Easy access to home study materials is one way to account for the divergent charac-

teristics of the participants. The one commonality, for whatever reason, was an interest in farm estate planning.

Within this commonality, each participant described a unique way of interacting with the Farm Estate Planning Course. Each participant's experience was initially examined in terms of reasons for choosing the course, the use of course materials, and reactions to learning through home study.

Their reasons for choosing the course were related to course content and format. Content-based reasons centred on the need for information in order to make personal decisions, to help understand the process of estate planning, and to help others in developing an estate plan. Reasons given for choosing the home study format included the difficulties in and lack of desire for attending classes in person; the desire to have in-depth information readily available as a future reference; the need for privacy when discussing the issues surrounding farm estate planning; and the lack of opportunity to attend farm estate planning courses.

Participants' use of the materials can be organized into three groups. One group chose to study the topics in the order presented, the second group arranged the topics to suit their own interests, and the third group skimmed through the material. Within these groups, self-assessment questions were used to varying degrees. Some participants

chose to use the material in discussions with family members.

The course content and format generated a reaction from participants. Related to both content and format was the feeling that this course was good value for the money, and an easy way to gather necessary resource material. In terms of content, learners expressed satisfaction with their learning project; that they were gaining knowledge about estate planning and that they were doing something about their own problems. The home study format evoked feelings of a safe learning environment, of frustration when concepts were difficult to understand, and pride when connections were made between course content and life situations.

Within the responses to the research questions there were three emerging themes. Learners were describing their learning experiences in terms of accomplishment, evaluation, and their perceptions of learning. Embedded in each theme was the sense of control. While the desire and ability to exercise control varied, learners saw themselves as in control of a home study learning experience.

Conclusions

The findings of this study reinforced results of previous research: adults choose a learning project for a variety of reasons. The motivation for choosing the

learning experience varied from a need for reference material, or a desire for basic background and working knowledge, to an immediate application of information in problem solving. The learners who sought to apply the information were most aware of the change process as part of learning.

Similarly, adults chose to learn through home study for a number of reasons. While some were interested in arranging the learning experience to suit their schedules and lifestyles, other learners chose home study because it was the only available learning resource, not necessarily the preferred one. Some participants sought privacy in the learning experience, either not wishing to disclose personal family information, or not being confident about their learning style.

The ten people in the study approached the home study course in very different ways, both affectively and cognitively. In the affective dimension, reactions ranged from excitement, to fear, to drudgery. In the cognitive area, learners chose to rearrange materials to suit their own perferences, to disregard material that they did not see as applicable to their situations, or to work through the course in the order presented.

Previous learning experiences had an impact on how learners approached and used course materials. The level of education attained, for example, postsecondary versus

little schooling, was less important in how materials were used than the learner's love of reading.

In terms of instructional design, learners found the table of contents and key words in wide margins helpful in organizing their learning. Examples that helped link abstract concepts to practical application and language that was close to the everyday experience of learners was seen to facilitate the use of materials, especially by learners who did not enjoy reading. Learners stressed the importance of understanding the material in terms of their own experiences.

Some learners found that the cartoons provided a break from the text as well as reinforced a particular concept in the course. Self-assessment questions were used by some learners as reference points for their progress through the material. The video component was seen as motivating, adding interest and enthusiasm to the course.

An understanding of learners' experiences revealed that accomplishment was a critical aspect of their learning. Accomplishment was often related as pride and confidence in one's ability to do something constructive about solving personal problems. Accomplishment was also reflected through the demonstration of skill or knowledge in teaching others.

The lack of external evaluation in a non-credit home study course was seen as contributing to a sense of safety

and freedom in using the materials. Learners felt free to develop their own approach to the course without threat of exams or graded assignments. External evaluation was seen as forcing the scope and sequence of learning.

Most learners were comfortable assessing their own learning, focussing on the integration of the information with previous experience, applying the knowledge to their situation, or using discussion to clarify and integrate the concepts and their own experiences.

Learners in this study desired control in the learning experience, but the focus for control varied. Some learners were confident in self-directing the learning experience, while others sought control only over the time and place of learning.

Implications

This study into the experience of adults who choose to learn through home study has implications for practice and for research.

Implications for Practice

In terms of practice, results of the study have provided some insights into the components of home study materials from the learner's viewpoint. These insights are of value to writers, designers, and deliverers of non-credit home study materials in the development of courses.

Participants' reasons for choosing home study and

background information on self-directed learning and adult learners indicate the adult's desire to manipulate the time, place, and content of the learning experience. But in practice the wish to learn when, where, and what one chooses is not always followed by action. In contrast to the ease of access to a home study course there are barriers to learning through home study that can thwart the keenest intentions. Instructional designers need to consider the needs of both self-directed and dependent learners.

One barrier is the very freedom that attracts learners to home study. Those not used to self-discipline and time-scheduling might find that their non-credit home study course will sit on the shelf a long time. Course developers might take a step toward helping learners take control over the time and place of learning by suggesting that learners develop a time plan for working through the course to their satisfaction.

In order to develop such a time plan, the learner would consider work and family schedules and the extent to which the course materials would be used. Information on planning and the time needed for the learning project could be included in the promotional material for the course. When the materials arrived, the learner could then have a plan in place. Some learners in the study reported that they had planned to be finished the Farm Estate Planning

Course by spring planting time and they found this personal deadline motivating.

Another barrier to learning through home study is the course content. The content can be sound in theory and sequenced logically, but learners will find it difficult unless presented in a relevant context. Participants in this study found that they were motivated to continue in the course when they discovered that the content was related to current issues and problems in their lives. The key to producing materials that have relevance to the learner lies in understanding the characteristics of the intended learners and their experiences. Ideally, the course development process should begin with a detailed needs assessment of the intended learners. The results of the needs assessment should be shared with all members of the course team.

For learners, it was important that course content be presented in easily understood language. Several participants who did not have developed reading skills expressed satisfaction with the language level used in the course. Learners appreciated course materials presented in such a way that illustrated the relevance of the content to their situations.

In developing home study materials, institutions and agencies can provide opportunities for learning experiences to become more learner-centred, rather than instructor or

subject-centred. That home study materials are often more subject-centred than learner-centred is evidenced by having objectives written in terms of the content rather than the potential benefits to the learner. For example, in the Farm Estate Planning Course, content learning objectives like "upon completion of this chapter you will understand the six basic steps in an estate plan" (p. 101) were identified at the beginning of each chapter.

Content-based objectives are useful to course writers in developing the scope and sequence of the presentation, but there may be some merit in writing a set of objectives that identify the benefits to the learner. In terms of benefits to the learner, the above example might be restated as "you will see that an estate plan reduces the chances of family disputes when transferring your estate to the next generation."

For course designers, objectives are essential in the development of course content and self-assessment questions, but learners in the study rarely commented on the objectives stated at the beginning of each chapter or used the self-assessment questions. Participants who had previous formal learning experiences were more likely to refer to objectives and self-tests when they described their use of the course materials. When using self-assessment questions, learners sometimes expressed frustration in looking back through the material to find the answer, therefore a

reference to the appropriate page would be helpful.

Course developers should encourage learners to think about their own reasons for purchasing the course in an attempt to focus the learner's attention on their personal learning objectives. Meed (1987) proposed that self-assessment questions should involve learners in the materials and put learners in control of their learning rather than ask learners to repeat what they have read.

For example, self-assessment questions that encourage the learners to decide what they want to achieve and how to go about it are useful in developing learner-centred materials. Self-assessment questions should also encourage learners to think about and reflect on what they have read, draw from their own experiences, try out new strategies, and talk to other people about their ideas.

The learners did not describe the home study materials in the terminology of course designers. For example, white space, cartoons, charts, and diagrams were described as "breaks from the text" both in a physical and mental sense. The need for these pauses from long passages of text can be accounted for in three ways.

The first refers to the difficulty that some adults experience with reading. The breaks in the text provide a place to stop and offer self-congratulations. The second purpose of the pauses lies in the fact that for adult learners, time for learning is often interrupted. Short

passages concentrating on one concept can be managed in the short time period between interruptions. Breaks in the text, like key concepts highlighted in the margins, provide a memory-marker so reading can be resumed with little review of past material. The third purpose of pauses in the text is to provide the opportunity for learners to pause and reflect on what has been read.

The breaks provided by the design of the course materials contributed to the ease in which adult learners can set their own pace for reading through the materials. Manteuffel (1982) saw learners becoming more self-directed when the course was self-paced and provided choices for the learner. A course design that allows learners to determine the order of instruction also encourages continuing motivation as the learner chooses the approach to the course. This concept could easily be incorporated into non-credit home study courses by giving learners examples of possible ways to order the topics in the course.

Although handing over a degree of control to learners may be discomforting to course developers, the goal in developing course materials should be to put the learner in the center of the materials. Materials should be designed to offer the learner more control in terms of involvement in setting objectives and in identifying routes for achieving those objectives (Meed, 1987; George, 1985; Manteuffel,1982)

George (1985) maintained that independence from instruction and increased learner autonomy was the aim of distance education. Through use of the materials and support from the deliverer, the learner should be empowered to have control of and direction for the learning project. Similar aims are applicable to non-credit home study materials, with the exception of support from the deliverer. In non-credit home study, learner support is provided through significant others, family, and friends. It is one component that the learner may not think of providing for the learning experience. The value and importance of support and encouragement for learners should be made known to people who purchase home study packages.

Attempts by course designers to put the learner in the center of the materials may threaten learners who do not see themselves as able to exercise control over the learning experience. For this reason, course designers must remain sensitive to a wide variety of learners that have access to non-credit home study materials. The course materials should allow the learner to take "comfortable control" over the learning project.

Non-credit home study materials equipped with a "user's guide" may encourage learners to make effective use of course materials. The user's guide could begin with encouraging learners to think about their own reasons for

choosing the course and to develop personal objectives for course outcomes.

The user's guide might also include strategies for ordering the material and encouragement to learners to approach the course from their own viewpoint. As well, the guide might ask learners to try to involve others in their learning project, to support and encourage their learning efforts.

Implications for Research

The data from this study revealed interesting perspectives about how adults approach non-credit learning. To further explore this topic, there is a need for both quantitative and qualitative research.

Relationships between learners, perceptions of learning, and past learning experiences could be examined. Of particular interest is the relationship between the learner's perception of learning and previous learning experiences, for credit and non-credit courses. For example, to what extent is the learner's perception of what learning means related to previous learning experiences? To what extent do previous learning experiences determine the individual's perception of success?

Perceptions of learning may also be related to the reasons for pursuing the course. There may be different perceptions of learning dependent on courses pursued for

personal and professional reasons, or between credit and non-credit courses.

Learners' perceptions of learning may well change with the nature of the learning experience. In a credit course, the learner may perceive learning to be defined by the instructor, while the same learner in a non-credit situation may view learning in terms of application or problem solving.

As well, the affective domain of the learner's experience like the ability to be self-directed, the need for a non-threatening learning experience, the frustrations encountered in learning alone, and the pleasure gained from learning could be incorporated into future home study course evaluations. This information would add a new dimension to the statistical and cognitive information currently gathered.

Perceptions of learners and course deliverers is also a topic for additional research. Such a study would focus on a sample of learners and on the course developers who produced the materials the learners were using. Do the perceptions of how the materials were going to be used align with how materials were actually used? Did learners feel that the materials were directed toward them? What criteria did each group use to determine 'success'?

This study into the world of the learner in a non-credit home study course provides some understanding of the

perceptions of adults in a learning experience. Continued research that provides information from the learner's viewpoint is valuable not just to developers of home study materials, but to all adult educators.

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APPENDIX A

Sample of the initial letter and reply form inviting participants to be in the study

May 4, 1987

Dear

In January you purchased a copy of Alberta Agriculture's Farm Estate Planning Course. As a course writer involved in the preparation of these course materials, I am interested in what you thought about the home study package, whether you used the materials and how you reacted to learning through home study.

This information will be combined with that of other learners in a report to the Home Study Coordinator, Alberta Agriculture. In addition, this research project has been accepted toward a Master's degree in adult education. The major purpose of this project is to provide information to future course writers so that they can develop learning materials best suited to Alberta farm families.

I would appreciate your help with this project. I would like to talk to you twice, once in your home between mid-June and mid-July and a second time by telephone about a month later. Both interviews will be arranged at your convenience. Information gained through these interviews will be confidential as will your participation in the project.

Since I would like to begin interviewing in mid-June I would appreciate hearing from you by May 25, 1987. When you return the enclosed form, I will contact you if you decide to become involved in this project. I am looking forward to hearing from you.

Yours truly,

Eileen Passmore

LEARNING THROUGH HOME STUDY

Eileen Passmore
11837 - 53 Street
Edmonton, Alberta
T5W 3L3

I would appreciate your help in keeping my records straight. Please return this form by May 25, 1987.

Name_____

Address_____

_____

Telephone Number _____

Best time to call_____

____ I am interested in participating in this project.

____ I am not interested in participating in this project.

Comments_____

_____

_____

Please return this form in the self-addressed, stamped envelope provided by May 25, 1987. Send to:

Eileen Passmore
11837 - 53 Street
Edmonton, Alberta
T5W 3L3

APPENDIX B

Interview guide:
Interview in the Learner's Environment

Outline for Interviews in the Learner's Environment

1. Prior experience with home study materials.

Do you remember how you found out that this home study was available?

Have you ever taken a home study course before? credit or non-credit?

2. Reasons for taking the course.

What were your reasons for choosing a home study course to learn about farm estate planning?

Would you have been interested in the material if it had been offered through short courses or evening seminars?

3. Use of materials. (general)

When you purchased the course, how did you think you would use the course materials?

How long did you plan to spend working through the package?

When you received the binder, what was your initial reaction?

As you went through the materials, what caught your eye?

Over what time period did you use the materials?

Did you look at the topics in the order in which they are presented?

How do you think the video tape contributed to your learning?

4. Use of materials. (specific)

Could you describe one time that you used this book?

What did you do first?

Did you read all the pieces first, or bits here and there?

Did you reflect on the content and share thoughts with others?

How did you go about reading the material?

Did you underline the important ideas?

Did you make notes in the margin?

What did you do with the exercises?

What did you do with the self-assessment questions?

Were any sections or activites not as easy to handle?

What time of day did you usually use the course materials?

Whereabouts in the house did you work?

5. Reactions to learning through home study.

What advice do you have for other people taking home study courses?

How would you suggest they use the materials?

What do you identify as difficulties in learning through home study?

How does "home study" compare with classroom experiences?

Do you have any suggestions for the people who write and produce home study materials?

Were you in touch with anyone else who was using this home study course?

Were supplementary workshops held in your area?

How did these activities contribute to your learning?

How did you share what you learned with family members farming with you?

What was the best "thing" about taking this course?

What kinds of things would influence your decision to purchase another home study course?

APPENDIX C

Samples of brief notes, expanded notes, interview transcripts, and journal notes

Brief notes from telephone conversation (4/4), 06/10/87

-lives on farm homesteaded by great grandfather
-no formal education, didn't read a book until he was 18
-always farmed, wife from same area, son farms with them
-takes lots of farm management courses(groups) and church-sponsored leadership training correspondence courses
-talked about education opening doors, introducing subjects and encouraging exploration
-interested in my study - likes to find out what 'makes people tick'

Expanded notes from interview (4/3), 7/9/87

-very busy family, a big blackboard on the wall by the phone serves as the central message center, my name is on it under 'things to do today'
-met by teenage son, D___ had radioed in to tell them he would be another ten minutes, son and mother had just come in from grocery shopping, there are groceries all over the kitchen and dining room
-interview with D and his wife was very intense, they talked a lot about the need for privacy in a learning experience, especially in a sensitive area like farm estate planning
-have some pretty strong ideas about what learning is, strongly connected with behaviour or attitude change "learning is changing and you have to want to change before you can learn. You have to be sick enough of your situation to want to change. The home study just provides the opportunity for you to change."
-difficult for D to separate the subject of farm estate planning from the learning method of home study, personal intensity and interest in the subject (he's 67 and trying hard to think of himself as retired) influenced how they used the materials

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Journal entry , 7/9/87 lines 74 - 86 (4/2)

So far, D is the most emotionally involved in farm estate planning. He farms with his son, as did he with his own father, etc., back to 1881. The values of family ownership and family business, along with the emotional conflict of phasing out of farming strayed into the entire interview. Some excellent points about learner's readiness to learn and how you know you've learned came up. The discomfort and difficulty of learning through home study when one does not read well came up in the interview. D's wife, a former schoolteacher, worked through the material with him.

Interview transcript, (4/1) page 1, 7/9/87

P: Our estate has been bothering me for about five years. I didn't feel it was in order, there was an awful lot of loose ends that had to be tidied up so that we could move along with the regular, with a completion program, assembling something basic, putting it in order, it was out of necessity that something should be done.

E: So - it was a need for the information?

P: Yes - and I have quite a high regard for the Department of Agriculture - done excellent work in pretty well all courses, pretty well researched out - you can grab it and pick it up, somebody else has done a lot of thinking so I have confidence in what the department has to offer.

E: Why did you choose home study?

P: I had other things going on so I couldn't attend classes, (looks at wife) besides, I think we prefer to do it at home. Right? (she nods).You can skip over a lot of the stuff that you are not as interested in and dwell on the stuff that you are committed to - also you can work at your own speed. I think the social and emotional implications of farm estate planning make it easier to do in your own home. You are not going to get as personal in a group and discuss any of the real hurts involved to any great extent.

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E: When you first looked at the book, did you flip through it?

P: No - I don't do that- I start at the front and work through...I'm not that kind of student - I got to make sure I haven't missed anything.

E: What did you think of the pictures?

P: I never looked at them...that's funny, because I usually notice the pictures...

E: So you looked at the topics in the order presented?

P: Well, no. I did, but then I have a hard job to understand some of that stuff, so I would have to go over it a few times until I got it straight. If I can hear people talking I can understand it better than if I read it. I need to discuss it to find out if I know what they are

saying. There's just not a good enough grasp of words and their meanings. I found some of that stuff pretty hard slugging. I have to read it enough times to understand what the guy is saying before I can make...you know, judgements.

P: This course is like a road map, but you don't know where you are going yet. Those are the problems of the person taking the course.

E: did you find that the material you read reinforced the idea that you needed a goal?

P: Yes, but there's no course in the world that can tell you what that goal is - that's the problem of the individual.

E: That's right.

P: Once that's decided - things fall into place without a struggle. If you are not sure you wouldn't do anything about estate planning.

E: It sounds like you did a lot of reflecting as you went through this course.

P: Yes, this is true. People were waiting on me to make some decisions. I told my son farming with me that this is a big deal for me.

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P: I'm not a student, I was 18 when I read my first book. I had undulant fever and it took me six months.

E: So - you're not a reader..

P: No, but it is coming. It takes a lot of work, and it is work to me.

E: It is interesting that you would choose to learn through home study when reading is hard work.

P: But this is a necessity!! Estate planning is a must! I was interested, and there was quite a bit of enjoyment in the way the stuff was compiled...I mean you didn't have to read ten volumes...it was quite condensed - if you wanted to expand on something, you could go fish up another book, OK?